BANKERS' MONTHLY

EIGHTEENTH YEAR

NUMBER 3

PAGE

FINANCIAL AND COMMERCIAL OUTLOOK 215

TAX ON CAPITAL OF BANKS 227

REDEMPTION OF IMPRINTED REVENUE STAMPS 238
DOUBLE TAXATION OF DIVIDENDS 240
BANK OPPORTUNITIES SOUTH 243
INFORMATION FOR BOND BUYERS 248

BANK NOTES 263

PUBLISHED BY
RAND, McNALLY & CO. CHICAGO ILL.
EASTERN BRANCH 142 FIFTH AVENUE, NEW YORK CITY
COPYRIGHT 1901 BY RAND, McNALLY & CO.
20 CENTS A COPY $ 2.00 A YEAR.

THE CHASE NATIONAL BANK

OF THE CITY OF NEW YORK.

Capital, ... $1,000,000
Surplus and Profits, . 2,500,000

H. W. CANNON, President.

E. J. STALKER, C. E. BLADE, S. H. MILLER, H. K. TWITCHELL, W. H. JONES.

Depositary under United States, the State of New York and the City of New York.

TRANSACT A GENERAL BANKING BUSINESS.

Accounts of Banks and Bankers received on favorable terms.

Prompt attention given correspondence and monthly statements mailed on last day of each month.

Buy and sell United States Bonds and make transfers and exchanges of Bonds in Washington without charge for services.

THE MERCHANTS' LOAN & TRUST CO. BANK.

ESTABLISHED 1857.

DIRECTORS.

MARSHALL FIELD.
CYRUS H. McCORMICK.
ALBERT KEEP.
LAMBERT TREE.
AUGUSTUS H. BURLEY.
ELIAS T. WATKINS.
ENOS M. BARTON.
ERSKINE M. PHELPS.
ORSON SMITH.
MOSES J. WENTWORTH.
EDMUND D. HULBERT.

CHICAGO, ILL.

Capital and Surplus, - - $3,750,000.

OFFICERS.

ORSON SMITH, President.
E. D. HULBERT, Vice-President.
J. G. ORCHARD, Cashier.
F. N. WILDER, Assistant Cashier.
F. G. NELSON, Assistant Cashier.
LEON L. LOEHR, Secretary of Trust Department.

BANKING IN ALL ITS BRANCHES.

TRUST DEPARTMENT. Authorized by law to accept Trusts and receive deposits of Trust Funds. Acts as Executor, Administrator, Guardian, Conservator, Registrar, and Transfer Agent of Stocks.

FOREIGN EXCHANGE.

Travelers' Letters of Credit and Commercial Credits issued, available in all parts of the world. Cable Transfers made.

BONDS.

Government, State, County, and City Bonds bought and sold.

MECHANICS NATIONAL BANK OF PHILADELPHIA

MORRIS NEWBURGER, President.
JOHN FIELD, Vice-President.
THOS. ROBERTS, Vice-President.
W. H. CURTIS, Cashier.

THE NEW YORK PUBLIC LIBRARY
ASTOR, LENOX AND TILDEN FOUNDATIONS.

BANK OF BUFFALO
BUFFALO, NEW YORK.
Capital, Surplus, and Undivided Profits, .. $1,000,000
ELLIOTT C. McDOUGAL, President.
LAURENCE D. RUMSEY, Vice-President.
JOHN L. DANIELS, Cashier.
GEORGE MEADWAY, Ass't Cashier.
SPECIAL ATTENTION GIVEN TO COLLECTIONS ON BUFFALO AND VICINITY.
ACCOUNTS OF BANKS AND BANKERS RECEIVED ON THE MOST FAVORABLE TERMS CONSISTENT WITH SOUND BANKING.

THE RAND-McNALLY
BANKERS' MONTHLY

VOLUME 22. CHICAGO, SEPTEMBER, 1901. NUMBER 3.

JULY, 1901, BANKERS' DIRECTORY.

The July, 1901, edition of the RAND-MCNALLY BANKERS' DIRECTORY AND LIST OF ATTORNEYS, more familiarly known as the "BLUE BOOK," is just off the press and is being distributed. To the regular subscribers to this publication nothing further need be said than that it is even more complete and handsomer than any previous edition. It is a book of 938 pages, considerably larger even than the January, 1901, edition. A distinguishing feature of the current edition is a new advertising dress. By a judicious selection of tints and original displays the advertisements, which are representative of the strongest financial institutions of the country, are brought out in clear relief. The maps, of which over eighty appear, are such as might be looked for in a publication from a house which is known the world over for its map-making work. There are maps of every state and territory in the union, of the provinces of Canada, of the leading cities and of foreign countries. There are three maps appearing in the introduction which will attract particular attention. One is a 1901 map of the world, another a map of the United States and the third a territorial expansion map. The list of attorneys will be appreciated for its completeness and reliability. All banking points in this country and abroad are represented in a list of about 9,000 selected names. The foreign list represents not only the familiar centers of Europe and Asia, but cities in Africa, South America, the West Indies and East Indies and Australia. The classified attorneys' lists alone occupy about 70 pages in the July issue.

The list of towns accessible to banking points occupies over 125 pages, and is of the most direct value to business men. About 90,000 towns and villages are given with the banking point most accessible to each. If these places are

county seats, or have money order office, telegraph or express facilities, these facts are indicated.

In the legal department appears a synopsis of the commercial laws of the various states and territories and of Canadian provinces, carefully revised by attorneys of prominence familiar with their provisions.

The American banks listed, to the number of 15,250 in the United States and 922 in Canada, are classified as national, state, savings and private institutions.

Among the other departments which are supplementary to the directory proper are a full alphabetical list of cashiers and assistant cashiers and a list of bank directors in the principal banking centers.

These are only a few of the features of the "BLUE BOOK" which have established its popularity among bankers, attorneys, manufacturers, merchants and business men generally. The July edition will fully meet the expectations of its subscribers.

SPANISH BUDGET FOR 1902.

The budget submitted by the Spanish Minister of Finance for the year 1902 shows an estimated expenditure of $181,080,000, and an anticipated revenue of $187,200,000, which will leave a probable surplus of about $6,000,000. The minister is making up his estimates based on the revenue of the preceding year and the first five months of 1901. These lead him to forecast that the liquidation of the present fiscal year 1901 will show a surplus also of about $10,000,000.

The Minister of Finance also introduced a bill, which probably will be enacted into a law, containing the following provisions: That the purchase by the Treasury of bar silver and the coinage of 5 peseta silver pieces should be prohibited, and old money will be used for the coinage of 1 and 2-peseta pieces and 50-centime pieces; the government to be authorized to call in the 5-peseta pieces and melt them down and sell the metal. The government is also authorized at different periods to issue Treasury bonds to the amount of the colonial floating debt. The receipts from these bonds will be applied exclusively to the payment of the floating debt. The bonds will be of the denomination of 500 and 5,000 pesetas; payments to be provided in three, six, nine and twelve months. They will be free from all duty and will be negotiated at par, the interest to be paid quarterly. The Bank of Spain will have charge of the negotiation of these bonds, the payment of interest and the redemption of the bonds at maturity.

The minister also introduced a bill providing for the withdrawal from circulation of the unstamped exterior debt bonds, the redeemable 4 per cent bonds, Cuban mortgage bonds and Philippine mortgage bonds. Unstamped exterior debt bonds, which are not presented for conversion before February 1, 1902, will be converted at par in the form of 4 per cent interior debt bonds.

FINANCIAL AND COMMERCIAL OUTLOOK.

The unfavorable elements which entered into the industrial and commercial situation last month have to an extent been dissipated. The corn crop, for instance, which was rumored an utter failure now gives promise of turning out fairly well. It is of course certain that the yield has been damaged to a considerable extent by drouth, but recent rains have benefited conditions some, and a short crop is expected should the elements continue to favor from now on. The hardship due to the short crop will probably fall on the consumer, for the farmer will in a degree be compensated for lack of quantity by receiving excellent prices for what he has.

The iron and steel situation continues prosperous, the current output of furnace stocks of iron has not been affected much as yet by the strike, neither has the production of pig iron suffered materially. According to the *Iron Age* the difference in the weekly output of pig iron during August as compared with July was only 7,000 tons less. In fact the industry has not as yet been seriously trammeled or hampered. The strike of the Amalgamated Association, on its face, is still as far from setlement as it was a month ago. The best of the argument seems to be with the Steel corporation now for it has succeeded in frustrating the attempt to depreciate the stock, which contingency was viewed as a certainty by the strikers, and which they hoped would arouse discontent among the stockholders and result in the accession to their demands. However, it is impossible to expect an immediate solution of the problem, for the question of unionizing all the mills of the United States Steel Corporation, which is the contention of the association and which is termed a bed-rock principle, is so preposterous that the fight has really resolved itself into one for preservation. There ought not to be, there cannot be any half-way measures in the settling of the controversy. If the steel company does not desire its business controlled by the executive council of the Labor Union, and does not want to be dictated to in the disposition of its employes, they must fight to the bitter end, and gain a decisive victory, so decisive in fact that the Amalgamated Association is no more. If they do not do this, if they accede to the demands that have been made upon them by the labor leaders, or if they declare a temporary truce, they will find themselves in an exceedingly poor position to resist any further encroachments. For with their employes all members of the union, any proposition that the organization might wish to make could be backed up by closing every mill, and such a condition would be a severe handicap for even the powerful steel corporation to overcome.

Strikes at best are an unnatural and unnecessary evil of the body politic. They are forceful attempts to secure something unattainable through natural evolution, and they engender bitter hatred and strife where from the nature of things a harmonious unit should exist. From this analysis it is plainly evident that the effect of the condition is decidedly detrimental to the interests of the

parties to the controversy, and also to the public. The cause of the effect must be placed in the same category.

To unionism, a degenerate unionism, an unrepresentative guild of the workingman, is traceable the origin of all labor difficulties, or rather the initiative physical movement. Labor organizations instead of being representative co-operative institutions of men with the same ideas and ambitions, have resolved themselves into institutions subservient to the will or caprice of one or a dozen men. These men may or may not be sincere and scrupulous; they may or may not be striving for the good of their fellow men. And whether they are or not, the action of any body of men that involves the loss of millions of dollars, the starving of thousands of families and the giving up of many lives, must be unanimous action; must be the free and unhampered conclusion of every one involved.

But it is not. The labor leaders are the power that control the throne. The strikes are generally their handiwork. That their power remains supreme is because their declarations are always certain to be met with favor from some discontented element. With this nucleus a state of war can be declared, and then there are always those who follow on. Thus the ranks are swelled, and after the start is accomplished, it is worth a man's peace of existence to refuse to obey the injunctions that are sent from headquarters. At the word of command men must drop their tools, lose their positions, starve their families, whether personally they have anything to gain or not; in fact, half the time most men are engaged in a so-called sympathetic strike. Should a man decide to do otherwise than obey the mandates of his self-styled leader he is immediately made the subject of thumb-screw methods, he is relegated to the "scab" lot, and he and his family become legitimate prey for insult.

Unionism is a protection of the mediocre, for in this day and generation skilled labor and ambitious workingmen do not need to adopt coercive methods to forge ahead. There are always places at the top, but when man joins a labor union he has started a barrier between himself and independent success. Probably his force will result in his securing an increase of pay or a shorter working day. But he has had to strike for it, he has had to renounce his allegiance to his employer at the command of the union. By so doing he has lost his prestige, and where his first success may have been a little delayed, his after success would have been far greater and far more rapid had he proven loyal to those who employed him. After a strike he is on a par with every other man, and his wages are not his wages, but union wages, his employer's confidence has been shaken, and when a foreman is wanted he is passed by for one who can be trusted in times of emergency, not by the labor union, but by the employer. Unionism, when it becomes a mutual society for the upliftment of its members, is helpful to all, but when it becomes a pool where individuality is lost, where coercion is the lever to obtain ends, it is a curse, not only to the capitalist, but to the public and to the workingman.

The Government finances are still in the most excellent condition possible, although undoubtedly the Secretary of the Treasury would be gratified if he

were able to recirculate more rapidly the ever-accumulating surplus. This has now reached such dimensions that it might have a rather bad sentimental effect upon the money market should it incline to be stringent. Money up to the present time has been plentiful in New York and there is no immediate fear of it becoming tight. The crop-moving season, however, invariably results in higher rates for money, but it is thought that the West will be far better supplied than usual this year to carry on this movement without the aid of Eastern institutions. If so, money rates are apt to remain low for some time to come. Should this reasoning be wrong, however, the Secretary of the Treasury could afford the only relief in an emergency, for if he would place the money now tied up in the Treasury vaults with national banks, its practical and sentimental effect would be very good. Whether or not he would do this is problematical, as he still is endeavoring to reduce the national debt. The prices of United States securities continue extremly high, and therefore he has not been able to get enough of them to make any appreciable inroad upon his hoard.

The stock market has fluctuated within rather narrow limits, although the tendency of prices is upward. This is undoubtedly due to professional manipulation, as conditions in the commercial world are not satisfactory and promising enough to cause any advance.

The activity in the railroad shares and the firmness with which prices are holding is due probably to the continuance of the "community of interest" principle. The corn crop will result in considerably reduced freight and consequent reduced earnings to many roads, but if the progress of consolidation and harmony continues firm rates will offset any present loss in profits. The gross earnings of 179 roads from January 1st to June 30th amounted to approximately 678 million dollars, as against 614 millions in 1900. The net earnings during the same period were 212 millions, as against 185 millions in 1900. These earnings, taken in conjunction with the extensive improvements made in the various lines, are very gratifying.

BRITISH COINAGE IMPROVEMENTS.

The last annual report of the superintendent of the British Mint, recently issued, shows that great progress has been made in the rehabilitation of the gold coinage of Great Britain. In the coinage act of 1891 it was provided that there be withdrawn from circulation $145,000,000 of light sovereigns and $70,000,000 in light half-sovereigns. During ten years these operations have been carried on with satisfactory results. In 1892, out of 32,000,000 sovereigns weighed at the Bank of England, 29.49 per cent were found to be light, while in 1900, out of 33,000,000 sovereigns weighed, the percentage of light coins was only 2.86. Considerable diminution has also been effected in the percentage of light half-sovereigns, though the wear and tear on these coins is said to be very great. In 1892 no less than 69.7 per cent of the half-sovereigns in circulation were found to be under weight. In 1900 the proportion was only 10.89 per cent. In the silver coinage also similar work was being done.

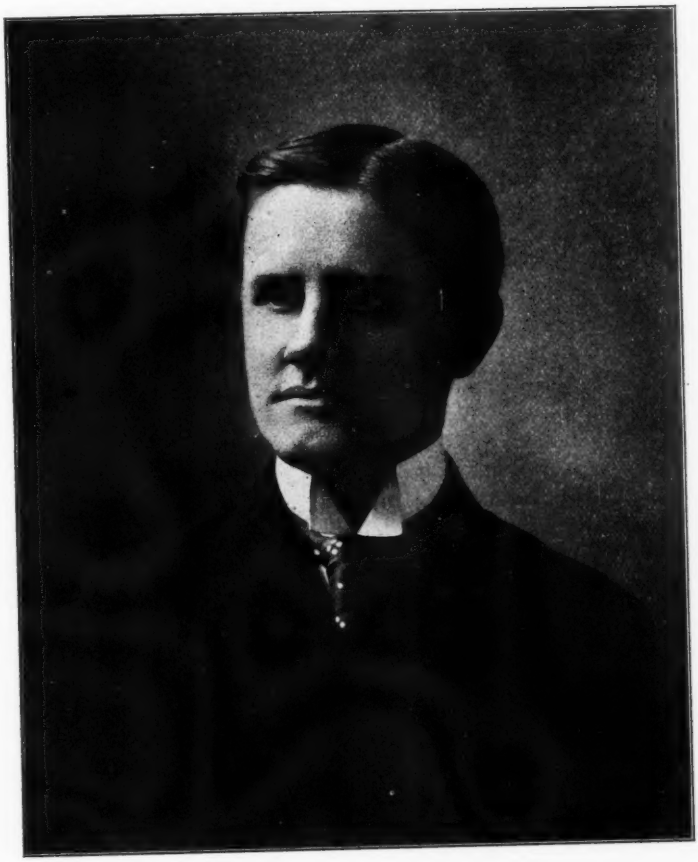
THE NEW COMPTROLLER OF THE CURRENCY.

For several months the question as to who was to be the successor of Charles G. Dawes as Comptroller of the Currency has been an interesting one, especially in the financial world. The position is not one to which the ordinary politician may confidently aspire. The Comptroller is charged with the execution of all laws respecting the issue and regulation of the national currency secured by United States bonds and his office embraces a number of divisions which relate specially to the organization and control of national banks. The faithful fulfillment of the many obligations of the office require great wisdom in financial matters. When trouble overtakes national banks, the Comptroller must act without delay, and while instant decisions are not infrequently demanded of him, his judgments at all times must be characterized by far-reaching prudence.

Comptroller Dawes has with singular distinction lived up to the high demands of the position, therein maintaining the honorable record which Mr. Eckels and others had established. Mr. Dawes, as is known, resigned to enter the race in Illinois for the United States Senatorship. Among the available successors for the post of Comptrollership, the names of four men, eminent in financial studies or administration, were presented by their friends. As the vacancy is filled by the President on recommendation of the Secretary of the Treasury, there could be no common political contest. The nature of the office, too, as well as the high character of the possible candidates, gave dignity to the question of selection. For more than two months President McKinley has had under consideration the names of Mr. William Barrett Ridgely of Illinois, Professor Joseph French Johnson of the University of New York, Mr. Augustus D. Lynch, National Bank Receiver, and Mr. George E. Roberts, Director of the Mint.

Mr. Ridgely comes from a family of distinguished financiers. For more than half a century that name has been conspicuous in the banking world of Illinois. Like the other three candidates, Mr. Ridgely at present holds a responsible position, being Secretary and Treasurer of the Republic Steel and Iron Company of Chicago. Under President Harrison Mr. Ridgely was postmaster at Springfield, Ill., and managed the office with much credit to himself and his party. Mr. Ridgely was born forty-three years ago. He took the course of civil engineering at the Rensselaer Polytechnic Institute at Troy, N. Y., where he was a classmate of J. Frank Aldrich, formerly member of Congress, and now National Bank Receiver. Mr. Ridgely married the only daughter of Senator Cullom, whose support, as well as that of Senator Mason, doubtless had weight with the President. Chicago banks endorsed Mr. Ridgely, and altogether his recommendations were of the best character.

Mr. Ridgely is a man of charming manner. He is like Mr. Eckels, very youthful in appearance. He has had the soundest of training in business mat-



WILLIAM BARRETT RIDGELY.

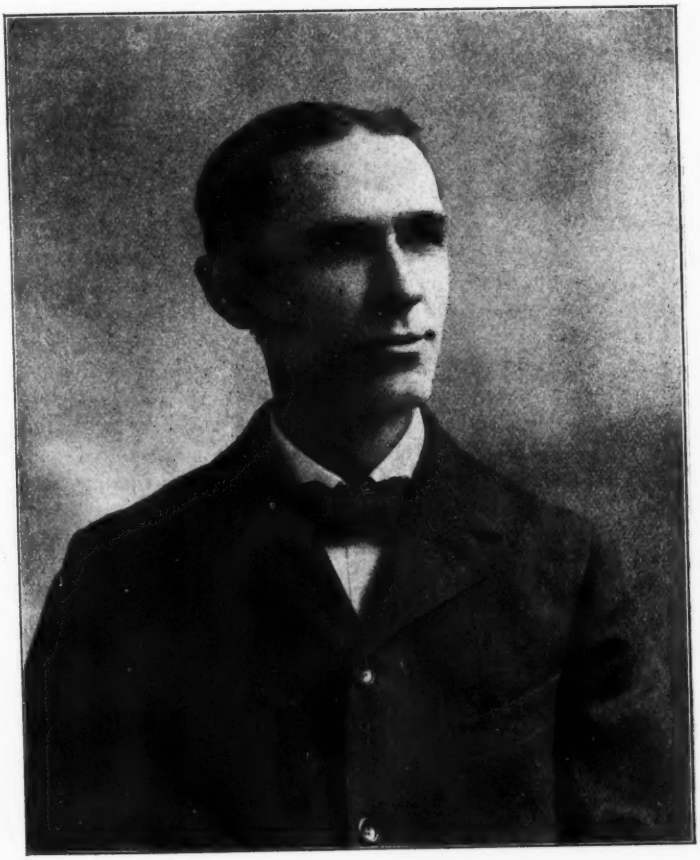
ters, and has for many years been identified with large financial interests. His friends believe him eminently equipped for the office of Comptroller.

Professor Joseph French Johnson is a native of Massachusetts, although most of his early life was passed in Illinois. He is a graduate of Harvard College in the class of 1878, being elected a member of the Phi Beta Kappa Society on account of high scholarship. He studied political economy and history for a year in Germany, and was for a time teacher in the Harvard school in Chicago. In 1881 he entered journalism and was actively engaged in that profession until 1893, at first with the *Springfield Republican* and later with the *Chicago Tribune* as its financial editor. In 1888 he established the *Spokane Spokesman* in Spokane, Washington, and made it a staunch Republican paper, having great influence in checking the growth of populistic and cheap money sentiments in the Northwest. In 1893 he sold his interest in the *Spokesman* and accepted a call to the University of Pennsylvania, with which institution he has since been connected.

As a teacher and writer Professor Johnson has won distinction by his clearness of thought and originality. Knowing the views and practical methods of business men, as well as the theories of economists, he has been a very successful lecturer before popular audiences. During the campaign of 1896 his speeches in defense of the gold standard in Philadelphia and other cities were widely quoted by the press of the country and undoubtedly had much influence upon public opinion, being notable for their fairness as well as for their logic.

Professor Johnson's writings have always commanded respect on account of their ability and evident freedom from prejudice. His article on "The Silver Craze in the United States," published in the *London Economic Journal* in December, 1894, gave the first clear forecast of the inevitable financial and political struggle of 1896. His replies to the interrogatories of the Indianapolis Monetary Commission in 1897 (published by the University of Pennsylvania) were pronounced by the experts of the Commission the best which were received, and his subsequent analysis (in Annals of American Academy, March, 1898) of the plan proposed by the Commission exposed clearly certain inherent defects which rendered its adoption at the time impossible. The excellent features of the new currency law of March 14, 1900, he pointed out in the *Political Science Quarterly* for September, 1900, in an article which Mr. Horace White in the *New York Evening Post* declared to be a remarkable specimen of dispassionate and scientific reasoning on the money question. Outside the field of finance Professor Johnson's ability for impartial analysis was notably displayed in an article in the *North American Review* for November, 1899, on the President's Civil Service Order of June 6, 1899. He entered upon the investigation somewhat prejudiced by violent newspaper criticism of the order, but as a result of his study he showed clearly that the order in most of its details was justified by practical necessities, and his conclusions were subsequently confirmed, almost without exception, by the report of the Civil Service Commission.

Professor Johnson has always been a Republican and has frequently taken



PROF. JOSEPH FRENCH JOHNSON.

active part in the politics of his neighborhood. As a student he has always been eager for facts and has been especially diligent in examining at first hand the actual methods of business. His recent trip to Europe furnishes an illustration of this quality. He spent three months examining the leading financial institutions of England and the Continent, meeting the foremost bankers and financiers of Europe.

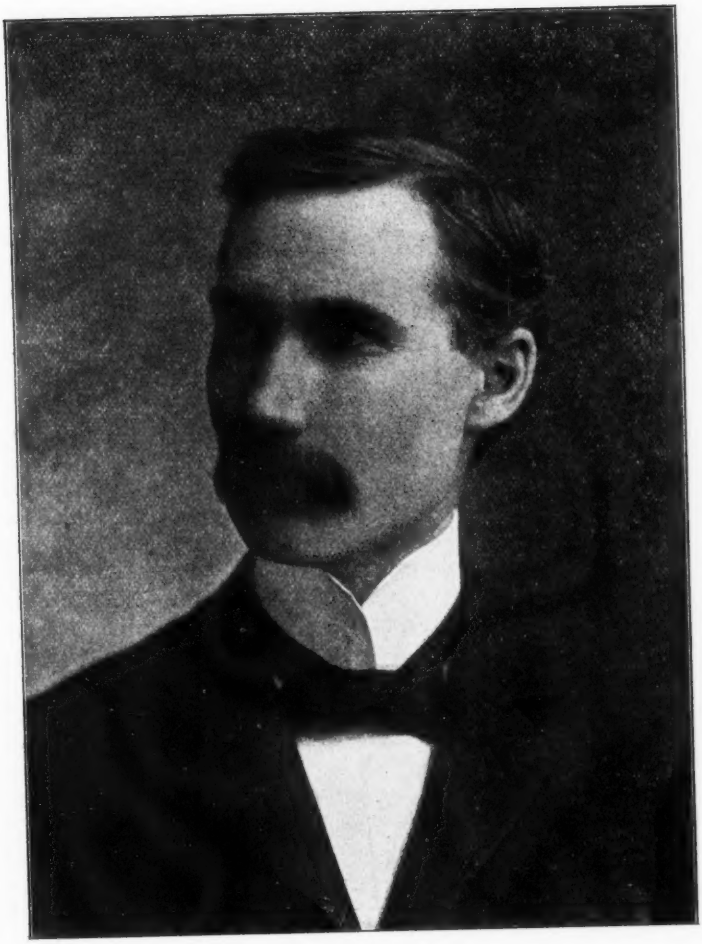
Professor Johnson has been a lecturer upon finance at the Columbian University at Washington for two years, and has published for the use of the graduate students a valuable syllabus covering in outline the theory and history of money and banking. As further evidence of public appreciation and recognition of his work Professor Johnson has recently been called by the New York University as head professor on political economy and finance. Professor Johnson's most recent publication is an article on "Our Foreign Trade and Prosperity," which appeared in the *North American Review* for July, 1901.

Secretary Gage, the *Saturday Evening Post* points out, is a great admirer of Professor Johnson, and during the latter's absence in Europe, recently, consented to address his students. Before doing so, however, the Secretary read over the Professor's course of lectures.

"I had thought," Mr. Gage said to the class, "that I might be able to give you some instruction on banking and the general theories of finance, but after reading over your Professor's lectures I am reminded of the farmer who, having accidentally come across a volume of Plato, remarked: 'That fellow has got hold of most of my ideas.'"

The Hon. George E. Roberts, Director of the Mint, was born in Iowa August 19, 1857, of Welsh parentage. His father was born in Utica, N. Y., and lived on the same street as Hon. Ellis H. Roberts, now Treasurer of the United States; but the families are not related. The elder Roberts emigrated to Iowa while it was still a Territory, sailing from New York to New Orleans, and thence up the Mississippi. George E. Roberts received his education in the common schools of his native state, and at the age of sixteen he entered the office of the *Fort Dodge Messenger* and learned the art of printing. When twenty years of age he became city editor of the *Sioux City Journal,* the most prominent newspaper in Iowa on the western border, conducted by Hon. George D. Perkins, member of Congress from the Eleventh district of that State. Five years after entering the office of the *Fort Dodge Daily Messenger* he became part proprietor of that paper, and later sole owner. Under his management it became one of the most prominent and influential papers in Iowa. In 1881 he was elected by the Legislature of Iowa to the position of state printer, and was twice re-elected, serving in that capacity six years.

Mr. Roberts is a student of economics. He is well known as a writer on financial subjects, having entered that field at the time of the greenback agitation in 1878. But it was in 1895 that he came prominently before the public through the production called "Coin at School in Finance," being a reply to "Coin's Financial School." So popular did this book become and so strong were the



Geo. E. Roberts

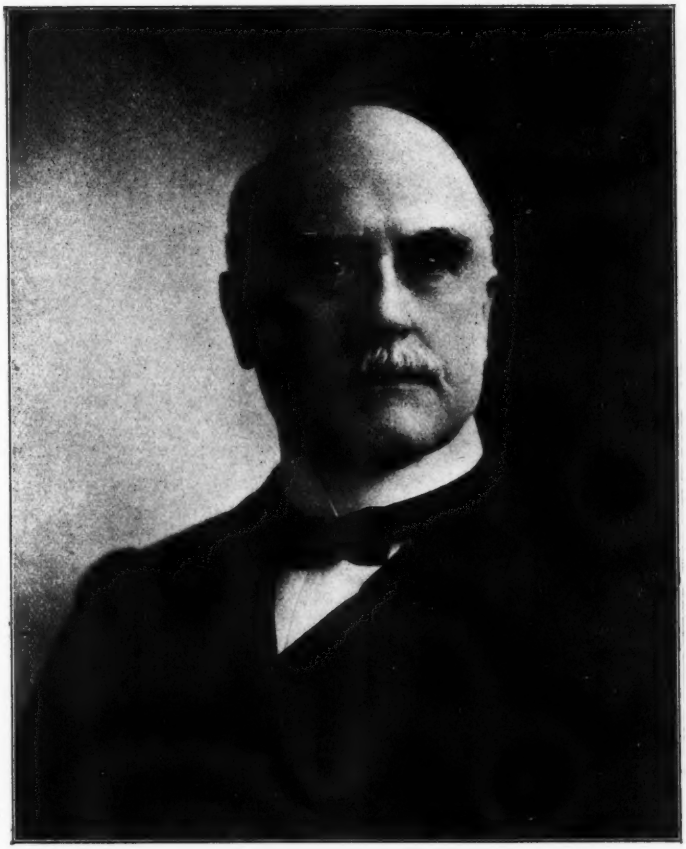
Director of Mint.

arguments which it contained against the false theories of money that an enormous edition found its way into the hands of the public, and it exercised a great influence in the presidential contest of 1896. Other financial writings by Mr. Roberts which have been given wide circulation include "Iowa and the Silver Question," of which 150,000 copies were circulated in Iowa in 1896; "Money, Wages and Prices," and "Bimetallism in France and the Lesson it Teaches," many thousands of copies of which were circulated in the close states during the presidential campaign. Besides the time devoted to his own newspaper, Mr. Roberts has been a special writer for the *Chicago Times-Herald* and the *St. Louis Globe-Democrat.* As a writer his style is clear, direct, interesting and convincing.

In Republican politics of Iowa Mr. Roberts has been prominent for years. It is said of him that he has written the party platform of that State as often as any one else, and the one adopted in the convention of Iowa in 1896, written by him, contained a financial plank which has been declared "the most compact, the most logical, the most crisp and effective" of any adopted that year in any of the states. For over ten years Mr. Roberts has been chairman of the Republican Congressional Committee of his district, and in 1885 he was secretary of the Iowa Republican State Executive Committee.

Mr. Roberts has brought to the office of the Director of the Mint qualifications highly essential to its proper administration. That office, while primarily charged with the duty of supervising mint operations of the United States, has grown into a bureau requiring financial writers of the first order. The annual reports of the mint service, including those upon coinage and the production of precious metals, have come to be eagerly looked for by financiers and economists, and some of them are now in use in colleges and schools. Mr. Roberts' peculiar qualification in this direction was no doubt responsible for the fact that he now occupies the position of Director of the Mint. The same ability would assure him success in the office of Comptroller.

The Hon. Augustus Davis Lynch, A. M., LL. D., was born September 8, 1835, in Georgetown, Ohio. From his youth Mr. Lynch has been a careful student. At twenty-four years of age he had risen to the presidency of Brookville College. In that same year he received the degree of Doctor of Laws from the Indiana University, and in the following year the degrees of A. B. and A. M. from the Asbury University of that state. When the civil war broke out he gave up his enviable university connections and served in the 68th Regiment Indiana Volunteer Infantry throughout the conflict. In 1865 he was appointed cashier of the First National Bank of Shelbyville, and continued in that position until 1874, when he was elevated to the office of National Bank Examiner. From 1881 to 1883 he served as president of the First National Bank of Indianapolis, and during the same period was president of the Indianapolis Board of Trade and president of the State Masonic Mutual Benefit Society. In 1884 he was appointed United States National Bank Receiver. For seventeen years he has



AUGUSTUS D. LYNCH,
National Bank Receiver.

had charge of the insolvent national banks of the country and has long been regarded as a specialist in questions and settlements involved in their affairs.

In 1861 Mr. Lynch was married to Miss Laura V. Hitt of Brookville, Indiana. In 1882, addressing the Bankers' Convention at Saratoga, on the occasion of the annual meeting of that organization, Mr. Lynch said:

"I plead for an order in banking which shall advance money on an actual something, with a margin as security against loss from any real or artificial decline in the product. Accommodation loans are, I have no doubt, a great accommodation oftentimes to the borrower, and yet the security should be a collateral that represents an actual and tangible existence. In the West this state of things is being rapidly developed as the country grows older, as in the East, we will have less of personal indorsements as surety, and in its place a pledge of value which at any time can be converted into money in payment of the sum borrowed. I do not mean to have gilt-edged, handsomely engraved bonds which are issued on "air-line" roads, which have their existence in the fertile brain of the engineer of the "Transcontinental Railway of the World," but a security or merchandise which is all it appears to be and pays one hundred cents on the dollar. This is not ideal, for to a degree just such individual transactions are of every-day occurrence. What I mean to say in all this, which at this time can be but briefly outlined, is that for every dollar paid out to the borrower the bank must receive, and will in time, a substantial evidence as security in the products of the lands, the lands themselves, or values arising from a real, bona fide business transaction."

Mr. Lynch is one of the most prominent figures today in financial circles, and the fact that his name was at once associated with the office of Comptroller of the Currency when the present Comptroller signified his intention of resigning illustrates the strong hold he has upon the confidence of the banking institutions of the country. There is probably no other person today who has a greater familiarity with the methods that obtain in the conduct of national banks than Mr. Lynch, a familiarity that has been cultivated by years of experience with active as well as failed banking associations, and which enables him to successfully solve those delicate and intricate problems that so frequently arise in the administration of financial institutions. In his present position he has practically supervision over all insolvent national banking associations throughout the United States, and when it is considered that some $60,000,000 of assets are administered upon, the character and importance of his duties is apparent.

Mr. Lynch has been in requisition on many occasions to deliver addresses before banking associations and literary organizations. He was the principal speaker at a recent national convention of boards of trade, which address was widely commented on for the profound research disclosed and the practical solution offered for many intricate questions affecting trade relations.

In connection with the Comptrollership the importance of the office of Deputy Comptroller cannot be too strongly emphasized. In the absence of the Comptroller the functions of his office devolve upon the Deputy, who is, under

those circumstances, clothed with the same authority and has the same responsibility. In addition to this he is charged with a general supervision of the affairs of the office and must be thoroughly familiar with all its details.

Under the present regime this position is held by Mr. Thomas P. Kane, and he has brought to the discharge of his important duties a fidelity, efficiency and thoroughness that has contributed in no small measure to the success with which the bureau has been administered. His long connection with various Comptrollers in the capacity of private secretary enabled him to gain an insight into national banking methods that has been of great value to him in his present position.

TAX ON CAPITAL OF BANKS.

The Commissioner of Internal Revenue has rendered a decision of importance to trust companies, to the effect that these companies doing a general banking business must include, as part of their capital in their special-tax returns, moneys required to be deposited as security with the treasurer of the state, as required by state laws, before doing business. The question came before the commissioner in a letter from the revenue agent at Cincinnati, Ohio. As the ruling is a new and important one, the full text of the decision is appended:

TREASURY DEPARTMENT,
OFFICE OF COMMISSIONER OF INTERNAL REVENUE,
Washington, D. C., August 8, 1901.

Sir: Your letter of the 26th ultimo has been received, referring to trust companies who are doing a general banking business for which they are required to pay special tax under the first paragraph of Section 2 of the act of March 2, 1901, and submitting the question whether or not each of these companies must not include, as part of its capital and surplus in its special-tax return, the sum of $100,000 required to be deposited under the provisions of the law of the state of Ohio, which you quote, namely:

"That no such company shall accept any trusts which may be vested in, transferred or committed to it by any individual or by any court of record, as provided in Section 3821c, until the capital stock shall amount to $200,000, fully paid up, and until such company shall have deposited with the Treasurer of State $100,000 in cash, or in securities in which said company is by law allowed to invest its capital; *provided,* the full amount of such deposit may be made in bonds of the United States or state of Ohio."

In the opinion of this office, the sum of $100,000 thus required to be deposited in cash or securities should properly be regarded as part of the capital of the trust company, though the law of the state of Ohio, requiring such deposit, further expressly provides that—

"The Treasurer of State shall hold such fund or securities deposited with him as security for the faithful performance of all the trusts assumed by said company."

This sum, therefore, should be included in the full amount on which the special tax of this company is to be reckoned. Respectfully,

J. W. YERKES, Commissioner.

JOHN W. SINSEL, Revenue Agent, Cincinnati, Ohio.

HOW TO WIN A NEW CUSTOMER.

No doubt, this is the thing bankers long have sought, and grieved because they found it not. New customers are very important, if for nothing more than to take the place of those who have silently departed. Then, it is so much safer to have a large number of small customers than to have a small number of large customers. The unused balances of firms and individuals make up the deposits of the banker. Every banker wants customers. He must have them. Borrowers are most easily found. What he wants is depositors. All business increase depends upon the addition of new depositors. And so, in a way, they become his chief concern.

But we have no magic formula to offer. A few general observations, and a few special directions, are all. If there were a rule there is no doubt about its value. Every banker would buy one.

Caution is the first word; dignity, the last. When the banker comes to solicit customers as hard as the tradesman the tone of the business will be lowered. This high and honorable plane is its distinguishing characteristic. When that is gone, confidence is gone. Confidence destroyed, little is left.

There are many ways to win new customers that readily present themselves. A business community is made up of dependent interests. To focus these in the bank is the work of the official. It is a constant campaign. Adroitness, generalship, combination, are requisite. Stock is sometimes a means. It is placed where it will do the most good, though an influence that may prove harmful unless skillfully used.

The check is an agency of great moment. Certain kinds of business are feeders. Mills, manufactories, stock dealers, builders, are valuable, independent of their balances. They advertise the bank. It is easier to retain money already in the bank than to induce new money to come in. Workmen and payees holding checks, unless under obligations elsewhere, naturally leave their money at the paying bank. In this way new acquaintances are formed, new accounts opened, which, in time, become permanent and grow to be valuable. Small accounts are not fully appreciated by bankers. They are the mainstay of the bank. Large sums of money do not remain idle long. They disappear, too, very suddenly, and often do not return. But the cash balances, the litle laid by for a rainy day, that which is saved over and above expenses, the safe remainder which business men need to cover the unforeseen contingencies of trade, all these are stable, and in fact make up the real bulk and volume of the bank's deposits. So that the more checks a bank has, the more business.

Encouragement to young men is a wise policy. Always there is a class of deposits which are temporary. Money is collected for remittance. Money in blocks temporarily uninvested. Money which is merely in transit. Money in drafts drawn from one state to be invested in another, and which does not be-

long to the moneyed wealth of the community. These deposits are in a sense welcome. They will not all go out at once. But they can rarely be cultivated, and in country banks are so isolated and unusual that they are not worth the effort to obtain them, and are disorganizing to some extent. They serve, however, to illustrate the point that the customer is more useful than the deposit.

It follows that the bank which can secure the young men of a community possesses one element of its growth. Whatever they do in business redounds to the benefit of the bank, and as their efforts magnify and become more complicated, as the radius of their influence widens, they draw others to the institution. With old men, as a class, the opposite tendency prevails. They are pulling for shore. They are curtailing their interests. They are harvesting, not sowing. They may be expected to retire and drop out of commerce, investing their funds in low rate securities which bear no relation to the current business of the community.

Advertising, until of late years, has been frowned upon. It is a good deal like the doctor asking you to give your life into his hands. It is tinged with presumption. In truth, it does very little good. And the louder you make it the less effect it has.

Although too much is done gratis for the depositor already, it can be laid down as a general rule that no banker can afford to be exacting in small things. A day's interest, a charge for a small collection is of small moment compared to pleasing a patron. Not that rules by associated banks should be disregarded. No, the more of this co-operation the better, but there are exceptions which may always be honorably made. The peculiarities of men are to be considered. And depositors are very independent. To make a slight concession in order that it may be the evidence of the appreciation of an account is wise.

A very respectable class in each community have money at such odd intervals that they do not consider themselves customers of any bank. To fasten this class to a bank is desirable. They may develop suddenly into great value, or rather some of them ultimately will do so. A good rule to be observed here (providing the character of the party is good) is that, once a customer always a customer. Once having had an account in good faith, the good-will should be supposed to remain, and though a year should intervene between deposits, the reappearance of the customer should entitle him to the ordinary courtesies due an old friend.

But the new customer specifically, what of him? He is either a resident or a stranger. If the latter, send him a card. Ask a friend to introduce him. Offer him the consideration due a stranger in a community whether large or small. Do not waylay him at the hotel and beg him for his account. If he understands much about banking and he probably does, he will not be pleased by your anxiety. He may think you need his deposit to carry on the business. If he thinks you need it or are ever likely to, be sure you will never get it. The bank across the way that appeared indifferent has two chances to your one, its own chance and yours. But a discreet word by a friendly customer is but fair

and right. The stranger will welcome direction. Your customer, though a friend, will not put himself to too much trouble.

If the possible customer be a resident and belong to a rival bank do not seek him too hard, for that is a sure way to lose him, in fact do not seek him at all.

The practice is growing of asking a man for part of his account. Men who want to secure official positions will organize a new bank oftentimes where it is not needed, and then with little of their own money at stake, will attempt to build up a business by scouring the community like so many beggars. It is bank piracy; and if men were not good natured, were not uninformed from the bankers' standpoint, they would merit only contempt. Not that a new bank has no right to exist and strive for business, but not in this way!

So you will avoid treading on your neighbors' toes in banking. If by undue zeal you take a friend from your rival he will retaliate and nothing is gained.

The best way to obtain a new customer is to deserve one. Be watchful and patient, and always be a model banker. Not for a day or a year is a bank planned, but for perpetual life. Opportunities will come. They are to be met with quick intelligence, tact, and discretion. Deaths, business changes, derelictions on the part of rivals, numerous causes independent of your doing will turn men. Then fasten them with frankness and courtesy. If a bank be wanting in a fair share of trade, or a dealer rightfully belong to it, get them quietly and honorably, but get them.

Above all, never move a hair's breadth from the straight line of good banking. Thus will all old customers be retained, and in the changes of time and the follies of rivals, who knows how many new ones may come?

CHARLES W. STEVENSON.

STORAGE BUSINESS CONDUCTED BY TRUST COMPANIES.

In a recent decision by the Treasury Department it was held that trust companies doing a storage business must include in their banking capital, when reckoning the amount of special tax they are required to pay as banks, the amount set apart for conducting the storage business. This amount should include, according to the ruling, the value of the ground, buildings, equipment, etc., used solely for storage purposes. This ruling is likely to be strongly resisted by the trust companies, particularly, as stated by one of them: "This enterprise is conducted as a separate department by our company, under authority of the act of Congress approved October 1, 1890, and no part of the capital so invested is in any way used, pledged, or considered in connection with our banking business."

"Notwithstanding this statement," says the Commissioner of Internal Revenue, "I am of the opinion, and so hold, that the special tax must be reckoned on the entire capital without deduction of the sum referred to."

THE DIVISION OF INSULAR AFFAIRS.

The North American colonists have been the master builders and government makers of the world. The spirit of the old Norsemen is not dead. Its methods have changed, but the results are as they have been in the past and will be in the future. A little fringe of settlers, dwelling in cabins of logs along the North Atlantic coast, who for conscience sake braved the perils of unknown seas and wrested homes from savages, soon grew restless. They pushed west along the lakes, the Mohawk, over the hills to the valley of the Connecticut, through the mountains to Kentucky. They followed the Ohio to the Mississippi, they hewed a path through the forest, they spread out over the prairies and stood face to face with the snow-crowned Rockies. Nature, however, never yet raised a barrier too high for them to surmount. They went through, around and over the great backbone of the continent and planted their banner, their church, their schools and institutions at tide-water on the Pacific.

A galaxy of states sprang into being from seed dropped at the campfires of pioneers and pathfinders. Rivers tied communities together and mountains were made subservient to their wants. Neither on arctic glaciers nor on the sun-kissed granite of the Golden Gate would they read the ancient legend, *Ne plus ultra.* The waves of the sea were more easily crossed than prairie billows and onward and westward the course of colonization pursued its way, a surprise to those who heard the echoes of Dewey's guns, which were but the birth cries of another state.

The blue-eyed, flaxen-haired descendants of a hundred generations of colonists, explorers and self-governing communities hastened to the sea, which they had never ceased to love, though many had never heard its diapason, and in a few weeks were building bridges, making roads, surveying land, whitewashing filthy cities, building schools, teaching children and administering laws both in the Orient and the Antilles.

It almost took the breath of other nations, but now that it is done and can be viewed in perspective, though a short one, it is seen that it is but nature working out inherent traits. Had not the late war called it forth, it would have developed in some other manner or perhaps been directed in some other direction. The sons of Hengist and Horsa have, however, after a few centuries, learned to be orderly and have systematized their efforts and therefore among the events growing out of the Spanish wars the organization of a new division in the War Department.

During the first months of 1898 the department was of course fully occupied with strictly military affairs. Supplies were collected, the volunteer army was created and mustered into service, a transport service was organized, Cuba, Porto Rico and the Philippines were invaded, Spain was conquered and her defeated army sent home. With the termination of Spanish sovereignty over these islands, the Government of the United States assumed the duties and obligations incident to sovereignty.

The administration of law for the protection of life and property was exer-

cised by officers of the army. In addition to their military duties they became civil officers, collected taxes, administered customs, governed municipalities, enforced sanitary measures, adjusted claims growing out of the war and military operations, and in short, became the agents of the executive for the order exercise of the various functions of government. This anomalous condition gave rise to a series of questions and a voluminous correspondence that could not properly be assigned to any existing division of the War Department. At first they were referred to the office of the Assistant Secretary of War, and as the volume of such work increased a clerk was assigned to take charge thereof, but with the increase of insular affairs it was seen that a division would be necessary to care for the work, and therefore, the Secretary of War, December 13, 1898, issued an order creating the Division of Customs and Insular Affairs, rather an unwieldly name, which by a later order was changed to the Division of Insular Affairs.

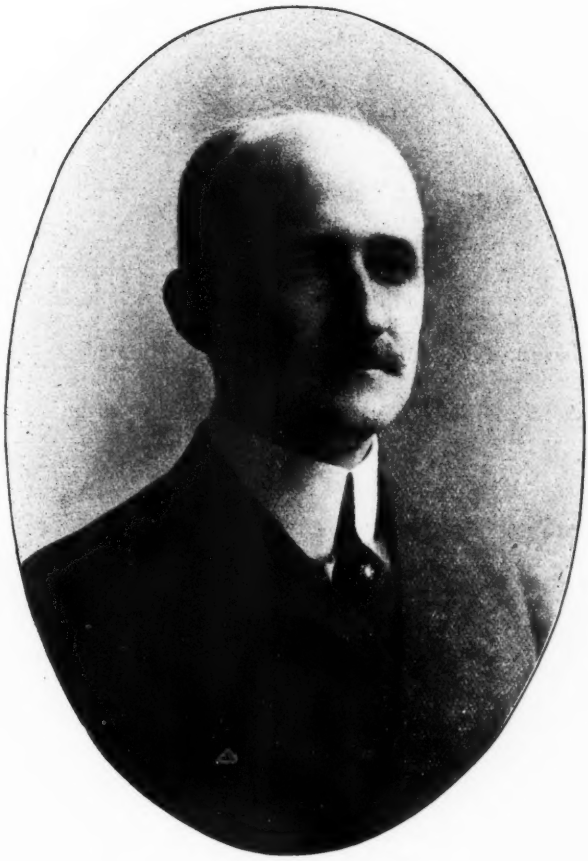
The division, however, deserved its long name, for it had been, even before officially created, the avenue through which the Philippine tariff was prepared and published, July 12, 1898, anticipating the surrender of Manila. The Santiago tariff, as it was called in the office, followed, August 8, 1898, the Porto Rican tariff, August 19th of the same year, and on December 17th, the Cuban tariff was issued. These, of course, were based to a great extent upon preexisting Spanish tariffs, and were considered as temporary expedients to serve until such time as careful thought and study might be given to the question in the light and with the information afforded by experience. The division has had from its organization until the present time constantly on hand some tariff measure to consider.

Upon the organization of the division Mr. Robert E. Parker, now chief clerk to the Assistant Secretary of War, was placed in charge and served until March 10, 1899, when he was succeeded by Major J. J. Pershing, U. S. V., who continued in charge until August 24, 1899, when he resigned in order to enter active service in the Philippines. The chief clerk of the division, Mr. Alexander Ramsey Speel, then became acting chief and served in that capacity until February 13, 1900, when Lieutenant Colonel Clarence R. Edwards, 47th Infantry, U. S. V., was appointed chief and has since continued in constant personal charge of the division.

Lieutenant Colonel Edwards had seen active and arduous service in the Philippines. He was Major General Lawton's chief of staff, and on the death of his chief was ordered by General Otis and also by the War Department to bring his remains back to the United States, and continued in command of the bodyguard until the fallen hero was laid to rest by loving hands beneath the whispering boughs of beautiful Arlington.

While the Secretary of War was looking for an officer to place at the head of the division he received General Lawton's report of the expedition to the provinces of Bulacan, Nueva Ecija and Pampanga, in which he stated that Major Edwards "participated in the engagements at Novaliches, San Rafael (2), Bal-

ASTOR, LENOX AND
TILDEN FOUNDATIONS



LIEUT.-COL. CLARENCE R. EDWARDS,
Chief of the Division of Insular Affairs, War Department.
(Photographed by Gilbert.)

inag, and at San Isidro. On these occasions he exhibited that cool demeanor and disregard of personal danger that have characterized his bearing in the presence of the enemy. The voluminous work of his office was efficiently and promptly disposed of under the most trying circumstances. His administrative ability, professional zeal and military talent merit substantial recognition." This record, in connection with previous mention of like tenor, led the department to believe that an officer who could carry his own supplies and lead a fighting line all day through Luzon jungles, and at night keep up "the voluminous work of his office," was the proper person to place at the head of a division which had been growing by leaps and bounds, from the correspondence manageable by one man at a single desk until it now occupies seven rooms in the State, War and Navy building, and employs a force of about forty persons, a law officer, translators, accountants, stenographers, typewriters, recorders, etc., all busy with work new to the department and to the Government.

The Division of Insular Affairs is the center of the distribution of information concerning Cuba and our insular possessions. The civil reports issued from time to time concerning conditions in Cuba, Porto Rico and the Philippines, as well as the reports of special commissions, are distributed by the division. It has become a sort of encyclopædia of the geography, climate, forestry, social and economic conditions, opportunities for trade, the languages, customs, laws, courts, educational conditions, religious status and natural resources of the former Spanish possessions in both the East and West Indies. This information has been secured through books, reports and correspondence with officers on the ground and has been cheerfully and freely distributed to all who requested the same. It has also been carefully carded, codified, and indexed by the record branch under the direction of Mr. A. D. Wilcox, under appropriate headings.

A large number of Spanish laws, including the civil, criminal and commercial codes, the mortgage law, railway laws, notarial laws, laws for public works, organic laws, municipal and provincial laws, laws of civil administration, mining laws, laws of ports and waters and the law of civil and criminal procedure were translated into English, the whole making three large octavo volumes. Military orders issued from time to time have amended both the law and practice of the insular courts, which now more nearly conform to Anglo-Saxon ideas of justice.

The correspondence of the War Department with the Military Governors of the former Spanish possessions relative to civil affairs pass through the Division of Insular Affairs and of course has given rise to the study of many important and perplexing questions, the proper treatment of which has determined in no small degree the policy of the Government with reference to said islands. Many claims for damages caused by American troops in both Cuba and Porto Rico were filed with the War Department and naturally gravitated to the division, entailing no little research in both Spanish and English. Reports from officers whom the chances of war had sent to the Orient, some to Pekin and some to the Jolo Archipelago, had to be secured and filed for future reference.

Exporters eager to cultivate insular trade were constantly writing to make inquiries about the tariff and customs regulations, and when they felt themselves aggrieved by the rulings of the customs authorities, applied to the department for relief and this correspondence was all referred to the division. It is rather surprising that so many exporters and manufacturers who had established and developed an extensive business, surrounded by a cordon of custom houses, whose walls are considered to be rather high, were annoyed when they found that their exports had to pass the scrutiny of customs inspectors, sworn and bonded to execute the law without fear or favor, irrespective of the origin of the merchandise presented for entry. This situation at first developed some friction and many congressmen "called" in the interests of exporting constituents, but as conditions became better understood, and a scrupulous impartiality was observed, the American exporters with commendable cheerfulness "saw the point" and arranged their business so as to secure their portion of trade.

Many important legal questions pending in Cuba and the other islands upon their evacuation by their former rulers, such as contracts unfulfilled, concessions granted under conditions not complied with, certain exclusive privileges granted, the relation between church and state, the status of church property, and a host of others, important both on account of the principles as well as the amounts involved, came up to Washington, and after being referred from one department to another, reached in time the Division of Insular Affairs. The opinions rendered by Judge Charles E. Morgan, the law officer of the division, form a large volume, and have elicited commendation from those qualified to pass judgment upon questions of law for which no precedent has been able to serve as a direct guide.

The fiscal accounts of Cuba and the Philippines are handled in the accounting and statistical branch of the division under the charge of Mr. James G. Jester. Monthly reports of the customs and internal revenue receipts and of other authorized collections, and of all deposits made with treasurers, are received. Full itemized statements of all disbursements made, properly classified under different headings, are also received. The amount of money placed in the hands of each disbursing officer is followed to its final distribution. From reports on file, the division can show at any time the total receipts by sources of revenue, the total disbursements by items, the balances in the hands of disbursing officers and the Treasurer. This information is forwarded to the division upon eighteen different blank forms, which were prepared by the division.

Complete statistics of the commerce of Cuba and the Philippines are prepared in the statistical branch and published monthly. That the same have been of more than passing interest is evidenced by the great number of requests for these publications from manufacturing and exporting houses in the United States. These summaries give the quantity and value of more than four hundred different commodities imported and of 122 commodities exported, showing in detail the volume of trade of all countries in these commodities. The division is thus enabled to answer any reasonable inquiry as to articles imported

and exported in the respective islands. In addition to these stated publications there are prepared almost daily special statistical statements of certain merchandise imported or exported, which are made public through the press and the trade journals of the United States.

On June 6, 1900, there were received four letters from the Senate Committee on Relations with Cuba, calling for statements in detail of receipts and expenditures in Cuba, from January 1, 1899, to April 30, 1900, of all personal property purchased by officers, civil and military, the cost and value thereof and disposition made of the same; also statements of moneys expended on public works of every kind, including buildings, wharves, railroads, etc., with copies of all contracts. As this information was outside of any reports previously called for, special forms of reports were necessarily required. These were prepared, printed and forwarded to the auditor of Cuba, with instructions to report to the division. The first special reports were received early in August, 1900. The work of checking totals devolved upon the accountants of the division. The internal revenue accounts were reported in Spanish and translated here, and the difficulties encountered in bringing the several monthly accounts in balance required almost unlimited patience and called for a vast amount of correspondence between the auditor of Cuba and the division, but with the ultimate result that the correct amounts and balance were reached in each instance. When the accounts were in balance the task of tabulating the same for the use of the Senate Committee was undertaken. Ten typewriter operators were engaged constantly on this tabulation from early in September, 1900, until April 15, 1901, and for nearly two months worked overtime.

As an example of a "rush," as it is called in the division, the last report of the Philippine Commission reached the office one morning, and as the original and official papers are not allowed to leave the department, that same evening before the clerks left the building, nine type-written and carbon copies had been made, compared with the original, corrected and bound for the use of the President, the Secretary of War, committees of Congress, and for the printer, and when in type made an octavo volume of 330 pages.

When the Superintendent of Public Instruction for the Philippine Archipelago sent instructions to the War Department to send a thousand teachers across the seas, the decks of the division were cleared for action. The presidents of about one hundred colleges, distributed among some thirty states, were authorized by Professor Fred. W. Atkinson to nominate teachers whom he would appoint. These schools were, of course, widely scattered. The qualifications demanded were of the first order and the salary promised was at the highest very moderate. Teachers were obliged to be graduates of colleges or normal schools, to have had several years' successful experience in teaching and pass a physical examination as to their ability to withstand the effects of a tropical climate; in short, the demand was for fine brain, good training and a sound body, and these choice spirits in their profession were asked to abandon their career in the United States and go half around the world to teach a strange people, speaking a strange

tongue, many of them being obliged to live in places far removed from the larger centers of population, where they would have but little congenial society of their own people, and all for a salary of from $75 to $100 per month.

When the movement began a flood of correspondence developed. There were letters to presidents of schools, investigation of credentials and correspondence with those nominated for appointment. Some accepted conditionally, some wanted to take wives, mothers, children and in some cases sweethearts along. Transportation had to be arranged both by rail to San Francisco and to Manila, and it was soon found that the regular transport service could not care for the teachers in addition to the other civil and military passengers, and a special teachers' transport was provided. Some teachers resigned after appointment and transportation had been provided. Others not appointed desired to secure appointment and all desired a lot of information, which the division cheerfully gave. In short, it was a recruiting and transportation of a regiment which was to wield the birch in place of the bayonet and plant in the soil prepared by the soldier.

The work of the division is the more difficult and calls for the highest executive ability and sound judgment, because in addition to the necessity of dispatching a vast amount of work in a short time, nearly every question that arises is new. In place of being guided by precedent it has been necessary to move with care, with knowledge of the fact that precedents were being established that would have to pass the scrutiny of Congress and stand the test of the courts, and which would affect the welfare of the islands. The basis of action has not been, what is the rule, or what has been done, but rather what is right and what ought to be done. A sort of civic-military application of the golden rule to new problems of government.

There are sincere differences of opinion as to the wisdom of insular expansion and while now an accomplished fact which can never be undone, it has its sincere advocates and opponents in both parties, and in both branches of Congress. So far, however, as the civil administration of the islands is concerned, it has been almost above criticism. It has been guided with an eye single to good government. Politics has had no place therein, much to the disappointment of many. Since the organization of the division, insular appointments, from the Philippine Commission down to the lowest civil employe, have been made on tried merit. Political recommendations, save as to character and ability, have not been considered. The civil service law of the Philippines is one of the most drastic ever enacted. The initial steps of insular government have been taken with care. Time alone can reveal how wisely.

The rapid development of events has placed the insular affairs of government in rather an anomalous position. The islands are distributed among the departments much as the Creator distributed them among the seas. For example, Guam and the Tutuila group of the Samoan islands are under the direction of the Navy Department. Porto Rico, on the establishment of civil government, April 1, 1900, passed to the Treasury Department. Hawaii, as a territory,

has its interests divided among the respective branches of the Government; the Philippines, though now under civil government, are under the direction of the War Department.

The inference is clear. The situation is incongruous. While many questions of administration are local and would interest only particular possessions, yet many would and ought to have general application, and the time is not distant when a new department should be created, with representation in the Cabinet. This would be in harmony with the past development of the Government, would permit a similarity of administration, taxation and government that is at present impossible and would result in economy of administration and a bringing together of all insular interests under one general direction.

MARION E. BEALL.

REDEMPTION OF IMPRINTED INTERNAL REVENUE STAMPS.

When the act of March 2, 1901, amending the war revenue act of June 13, 1898, repealed the tax on bank checks and drafts, the question arose, in view of the provisions of the act of August 31, 1894, as to the manner of redemption by the Government of stamps imprinted on check books. Since July 1 these imprinted checks have been coming to the Treasury Department for redemption, and also at the same time requests from the senders for the return of the books after the cancellation of the stamps. In many instances the check books far exceed the value of the stamps imprinted, and bankers and others very naturally desire their return. The Internal Revenue Bureau, owing to the provisions of the act of August 31, 1894, above alluded to, finds itself unable to comply with this request of the bankers. That act requires the auditors of the Treasury Department to retain all accounts with their vouchers after the same have been allowed. The act of May 12, 1900, authorizes the Commissioner of Internal Revenue to redeem stamps, but provides that no redemption shall be made in any case until the stamps so spoiled or rendered useless shall have been returned to the Commissioner, or until satisfactory proof has been presented showing the reason why the same cannot be returned. It will therefore be seen that under the statutes it is necessary to return the check books to the Commissioner of Internal Revenue. When received by him the same are duly canceled, but they must be transmitted afterwards to the auditors for the Treasury Department, to be retained by them as vouchers in support of claims presented for their redemption, in accordance with the provisions of the act of August 31, 1894, above cited.

The enforcement of this statute strictly by the Internal Revenue Bureau has necessarily caused annoyance and entailed loss and inconvenience to the bankers, and strong pressure has been brought to bear for a more liberal construction of the act. The Internal Revenue Bureau declines to modify its rul-

ings in the matter. Under date of August 13, 1901, however, the Commissioner of Internal Revenue issued the following circular, addressed to collectors of internal revenue and others, from which it will be seen that he will recommend to Congress legislation granting the relief sought by bankers:

Application having been made to this office by banks and bankers for the return, after redemption of the stamps, of checks on which stamps have been imprinted, you are advised that when the war-revenue act imposing a tax on checks and notes went into effect, at the request of the bankers, and to meet their convenience, a system of imprinting the 2-cent stamps upon checks was devised by this bureau, which was a great saving of annoyance and trouble to the banks and their customers.

Upon the repeal of the stamp tax on checks by the act of March 2, 1901, the question arose as to the redemption of such imprinted stamps, and instructions were issued March 22, 1901 (Circular No. 596), relative to redemption of documentary and proprietary stamps.

This office has been requested to cancel the imprinted checks, after allowance of the claim for redemption, in such a manner as to render their further use possible, and return them to the original owner in order to effect a saving to the owner or bank of the cost of stationery and the binding of the checks and drafts in book form.

The extent to which these imprinted stamps are being presented shows that a large pecuniary loss will fall upon banks and owners if the checks and drafts are destroyed, after refund is made for the stamps thereon.

After careful consideration of this whole question, the conclusion reached is that, under the existing laws, it is not possible to return these instruments to the owners, but this office will proceed as rapidly as possible to consider the claims for redemption, and refund to the owners the amounts due by reason of the stamps imprinted; will cancel these instruments so as to allow their future use; will preserve the various checks, and will recommend to Congress, at its session in December next, to pass a law under which it will be possible and legal to return these checks and drafts to the claimants and owners.

It is understood that the banks will also petition Congress for relief, and in this way it is believed speedy action may be had.

INNOVATION IN BANKING HOURS.

An innovation in the banking business is to be tried in New York. "Banking hours" have always been a good deal of an aggravation to the man who puts in a long day behind a counter or at a desk. The term seems synonomous with getting to work just before lunch and leaving directly after. Of course a good deal of the work of a bank is done before and after the comparatively brief period when the doors stand open to the public, but that has nothing to do with the fact that the Empire State Bank, just chartered to do business in New York city, announces that it will be open from 9 in the forenoon until 6 o'clock in the afternoon. This is the first attempt that has been made to accommodate the public with banking facilities during business hours. E. R. Thomas, who was the youngest bank president in the country, when he assumed that position with the Seventh National the day before it closed its doors, will be the president of the new institution.

THE RAND-McNALLY
BANKERS' MONTHLY

A financial magazine devoted to the interests of banks, bankers, brokers, investors, and general commerce.

SUBSCRIPTION PRICE:
(Without Bankers' Directory) per annum.....$ 2 00
Entered at Chicago Post Office as second-class mail matter.

PUBLISHED IN CONNECTION WITH

The Bankers' Directory
AND
LIST OF BANK ATTORNEYS

Now in its twenty-fifth year of publication, issued semi-annually in January and July.

SUBSCRIPTION PRICES:
January and July editions (indexed), per annum..$10 00
Single edition (indexed) 6 00

RAND, McNALLY & CO., PUBLISHERS,
CHICAGO, ILL.

Write for Prospectus and Advertising Rates.

DOUBLE TAXATION OF DIVIDENDS.

The auditor for the Treasury Department has reported for approval, disapproval or modification a decision making an original construction of a statute as follows:

"The Merchants National Bank of Baltimore, Md., claims the refunding of $1,217.50, tax paid on dividends. The claim was allowed under private act No. 521 (31 Stat., 1750), March 1, 1901, by the Commissioner of Internal Revenue, and forwarded to this office.

"The commissioner's finding of facts shows that 'From 1866 to 1871, the Merchants National Bank of Baltimore owned stock in the Merchants National Bank of Petersburg, the National Bank of Fredericksburg, and the Shenandoah Valley National Bank at Winchester, and returned for taxation the dividend received from such banks, and paid thereon the tax prescribed by law, the dates of payment being from December, 1866, to December, 1870. Each of the said banks had also returned the dividends declared by them for taxation and had thereon the tax prescribed by law. The tax on the dividends paid by Merchants National Bank of Baltimore, so far as it included the tax on the dividends received from those banks, was a duplicate payment of the tax on the same dividends. The claim was originally filed in this office in May, 1873, and was for $1,295.00, upon which claim the sum of $77.50 was allowed.

"On February 28, 1901, Private Act No. 521 (31 Stat., 1750) was passed entitled 'An act for the relief of the Continental Fire Insurance Company and others.' This act provided: 'That the Secretary of the Treasury be, and is hereby directed to cause the Commissioner of Internal Revenue to reopen and reexamine the refunding claims of . . . the Merchants National Bank; . . . for taxes erroneously paid by them and now on file in his office, and to examine and allow such amounts as he may find said companies and banks have paid as a duplicate tax upon the same identical income or profits, or taxes in excess of the amount legally due, and to transmit his allowance to the proper accounting officers of the treasury for certification to Congress.' . . .

"Under the wording of this act, that the commissioner may 'allow such amounts as he may find said companies and banks have paid as a duplicate tax,' I have decided that the allowance by the commissioner is conclusive upon this office and your office. But if it be not so held, it would appear that at best a double tax was only paid on such portion of the receipts by the Merchants National Bank from the other three banks as the dividends of the Merchants National Bank bore a ratio to its gross receipts. The dividends of these three banks went into the gross receipts of the Merchants National Bank, not into its net dividends, and the Merchants National Bank only paid a second tax on its net dividend, not on its gross receipts.

"Your attention is invited to the decision in the case of the *Merchants Insurance Company* vs. *McCartney* (1 Lowell, 447).

In a communication from the Commissioner of Internal Revenue to the auditor, dated August 14, 1901, he supplements his finding of facts by the following statement:

"The interest and dividends received by the Merchants' National Bank of Baltimore and the Western National Bank of Baltimore were paid to them less the tax of 5 per cent, and when they returned

this interest and dividends for taxation and paid the tax thereon they paid a double tax upon said dividends."

He also states that the claims referred to were allowed in accordance with the principle laid down in *Merchants Insurance Company* vs. *McCartney, supra.* In this case the court said:

"The revenue act under which this assessment was made is that of June 30, 1864, and especially paragraphs 116-121, 13 Stat., 281, etc.

"Section 120, p. 283, levies the duty on all dividends thereafter declared due as part of the earnings, income, or gains of any insurance company, and on all undistributed sum or sums made or added during the year to their surplus or contingent funds. In other words, it assesses the net annual income or gains of such corporations, whether they choose to divide them or to add them to their funds. And it provides in paragraph 117 that in estimating the annual gains, profits, or income of any person there shall be deducted the income derived from dividends on shares in banks, etc., which shall have been assessed to and the tax paid by the corporations. And in paragraph 121 that when any dividend is made which includes any part of the surplus or contingent fund of any bank, insurance company, etc., on which a duty has been paid, the amount of duty so paid on the fund may be deducted from the duty on the dividends. . . .

"So the question simply is: Does such a dividend on which the tax has once been paid form part of the income of the plaintiffs, in the sense of paragraph 120? It is not exempted by the proviso of paragraph 121, above cited, for that merely means that if a corporation has once paid the tax on its gains when turned over to the surplus fund it shall not pay again when it divides that fund.

"It is equally clear that sections 116 and 117 do not refer to the incomes of corporations, because the mode of assessment, the exemptions of $600 rent of homestead, etc., and the increasing rate of tax on larger and larger incomes, are all incompatible with such a reference.

"The real point seems to me to be whether in estimating the income of a corporation we are to take the analogy of paragraph 117. For instance, in relation to the three-tenths which I have held to be capital, I have in fact followed the rule of paragraph 117, though I did not refer to that section because it seemed to me the result was the same upon any fair meaning of the word income. Now, supposing the question were whether interest on government bonds, or interest accrued but not actually received, etc., is to be included in the income of a corporation, might we properly refer to paragraphs 116 and 117 to see what is income. After much reflection I am satisfied that we are bound to make such a reference, and to take these sections as our guide in ascertaining the meaning of income in the statute. The general intent of the legislature not to tax incomes twice is clear, and so is the injustice of such taxation, but my decision rests mainly on this: The intent of Congress was to tax the income of the shareholders of the Suffolk bank by a tax levied directly upon the bank. The income of these plaintiffs has been so taxed. I am not ready to believe that it was intended that the same income should be again returned to the government for a new taxation, merely because it passed through another corporation before reaching the individual owners.

"This conclusion I should reach, I think, without aid from section 117, and although that section contained no express exemption. But when I find that exemption it strengthens the argument because it shows what the law regards as taxable income. It was argued that this net dividend must be income because the statute of 1865 (13 Stat., 479), requires that such a dividend shall be returned as income. But the same law declares that the tax which has been paid on such a dividend shall be deducted from the tax that would otherwise be assessed on the shareholder's income. It was required to be returned because it ought to be counted in ascertaining the aggregate income, which as the law then stood, was assessable at a higher rate than five per cent if it exceeded five thousand dollars. That amendment was passed some two months after this tax was assessed, and if the argument be good that such dividends are income since that time because of the amendment, I see not why it does not hold equally good to take them out of the class of assessable income if they have been once assessed.

"I do not base my judgment upon the ground that the plaintiff corporation is

a mere agent or trustee for its own shareholders in receiving and paying out this dividend. I do not understand that to be so in fact or in law. But I do decide that the plaintiff corporation itself, as a shareholder in the Suffolk bank, is not bound to treat this dividend on which the income tax has been paid, as income liable to assessment again by the government, whether it found it necessary to use or chose to apply the dividend in one way or another."

I see no reason to question this interpretation of the law, and I think it should be followed in this case. The decision of the Auditor is therefore approved. (Signed)

R. J. TRACEWELL,
Controller.

DEMOCRATIC WAYS IN WALL STREET.

According to William Justus Boies in the *World's Work* for September no Wall street career ever gave a man a more enviable reputation than Mr. Tappen possesses to-day after half a century's service. Long contemplation of cold dollars has not chilled his blood into ice water, or made him forgetful of the early struggles that every man who is worth his salt has passed through. The humblest clerk in the Gallatin National Bank can go to him at any time assured of sympathy when in trouble or of assistance if really in need. And in these days of great fortunes it is refreshing to find a man who has had courage enough not to become a multi-millionaire when pursued on all sides by temptations to be one. Although within a stone's throw of the Stock Exchange, he never speculates, and he looks upon a "flyer" as having all the characteristics of dynamite. To the Palm Beach division of the Wall street contingent, who seclude themselves behind plate glass partitions with a half-dozen lackeys on guard at the door, Mr. Tappen's willingness to do business in full view of the world at the front of his bank is little understood.

The proceedings of the Helena convention of the Arkansas Bankers' Association, handsomely printed and bound, have been issued by the officers of that body.

BRAZIL'S FINANCIAL SITUATION.

Brazil's finances at the present time, as shown by official statements, are upon a more solid foundation than for many years past, and it is believed that a continuation of the policy of the present administration will enable the prompt meeting of all foreign obligations. As indicative of the present condition of the financial situation, it may be stated that specie payments of the foreign gold obligations have been resumed; Brazilian securities have risen from 45 per cent to 75 per cent of par, and the volume of paper money has been diminished from 788,000 contos (the conto equaling 1,000 milreis) to 689,000 contos. The sterling value of the milreis has risen from 5⅝d. to 11½d. (11.25 cents to 23.3 cents); import duties formerly all payable in a depreciated and fluctuating currency are now collected 25 per cent in gold and 75 per cent in paper, being an actual value equivalent to 45 per cent and 55 per cent, respectively; £1,000,000 ($4,866,500) have been paid on the 1897 emergency loan, completely extinguishing that obligation; 21,000 contos ($11,500,000 par) of treasury bills outstanding July 1, 1898, have been paid off, and their issue is now no longer resorted to; and £2,500,000 ($12,166,250) of internal gold interest-bearing bonds have been paid off or exchanged into currency obligations.

On the other hand, it is noted that the net gold debt has been increased by over £5,000,000 ($24,332,500), and the fixed charges payable in gold for interest and railroad guaranties have risen from £3,066,000 to £3,357,000 ($14,920,689 to $16,336,841); importations have fallen off heavily; internal taxes have been increased; the rise of the sterling value of the milreis has lowered the currency price of exports; and the contraction of the circulation has apparently had an influence in limiting commercial operations. This period of stringency is already beginning to moderate and the process of the adjustment of prices and credits to sounder currency value is proceeding normally.

Since July 1, 1898, the Brazilian government has remitted to London £4,828,432 ($23,497,564). Of this sum £1,000,000 ($4,866,500) have been spent in paying off the 1897 loan, £587,530 ($2,859,215) for interest on the funding loan bonds, and £1,056,000 ($5,139,024) for

past-due obligations, payments on war ships, current expenses and commissions on the issuing of loans. In addition, £700,000 ($3,406,550) have been advanced to the Bank of the Republic. The average of gold accumulation has, therefore, been £161,000 ($783,507) a month. It is officially estimated that for the ensuing months the gold remittances will be £250,000 ($1,216,625) a month. This will absorb the import taxes, payable in gold. Interest and railroad guaranties amount to £335,000 ($1,630,278) monthly, but this difference is significant in view of the large balance already accumulated.

For interest on the internal debt, the continuation of the withdrawal of paper money, and the administrative expenditures, Brazil must look to her paper revenue. It is said the government estimates for these purposes are well within the expected revenue and show very large reduction from the expenses of past years.

WHERE TO PUT INTEREST.

By request of State Treasurer Block of Minnesota, Attorney General Douglas has prepared an opinion as to the proper disposition to be made of interest accruing from state funds deposited in banks. The opinion practically divides the state funds into two classes, those which are entitled to share in the interest derived from bank deposits from those funds, and those which are not.

Permanent trust funds, the attorney general holds to be entitled under the laws to share on a pro rata basis in the interest received from banks upon deposits from those funds. In this class he places all funds in the custody of the treasurer which are beyond the power of the legislature to divert to other purposes, such as the general school fund, general university fund, the state internal improvement fund, and the state road and bridge fund.

Temporary funds created by or added to by general appropriation which are the subject of possible conversion back into the treasury the attorney general holds are not entitled to share in the interest, which should go into the general revenue fund. Under this head he classifies the funds for state institutions, the appropriation for the drainage board and the appropriations for the state railroad and warehouse commission.

BANK OPPORTUNITIES SOUTH.

The *Southern Field*, published in the interest of the industries of the territory tributary to the Southern Railway, makes the following statistical recapitulation to show the need of increased banking facilities in the South:

There are in the eight Southern states reached by the Southern Railway 1,416 banking institutions capitalized at an aggregate of $97,511,972. The population of these eight states amounts to 14,852,398, which shows the per capita bank capital of the Southern states mentioned to be approximately $6.56. These banking houses by states are divided as follows:

Alabama has 113 located at seventy-one different places. There aggregate capital amounts to $8,598,085. The population of the state is $1,828,697, and the per capita banking capital is therefore shown to be $4.70. According to the last census, Alabama has 210 incorporated cities and towns. Of these 123 have a population exceeding 300; thirty-two have a population of more than 2,000 and nine are shown to have more than 5,000 people. Twenty-three of these places are classed as cities, and together they have fifty banks, leaving twenty-one banks to be divided among the remaining one hundred towns, each one of them the business center of large areas of contiguous territory, frequently rich in agricultural, mining or timber resources.

In Georgia there are 234 banks divided amongst 136 different towns or cities. Their aggregate capital is $15,771,832. The population of the state is 2,216,331, hence the per capita banking capital is $7.11. Georgia has 372 incorporated places, 245 of them having a population of over 300. Of these cities and towns, forty have more than 2,000 and nine more than 5,000 people. Twenty-eight are classed as cities, and they have ninety-five banks, leaving 139 institutions scattered amongst 217 towns, each of them the centers for considerable numbers of surrounding people.

Kentucky has 314 banks, located in 183 different towns, and capitalized at $27,275,545. The population of the state is 2,147,174, hence the per capita banking capital is readily shown to be $12.70, the highest of any Southern state. Kentucky has 354 incorporated cities and towns, of which 206 have a population of over 300; forty-two have more than 2,000; fifteen

have more than 5,000 and three more than 10,000 people.

There are 132 banks in Mississippi, scattered amongst eighty-three different towns. Their capitalization is $5,905,091. Dividing this by the population, 1,551,270, the per capita banking capital is shown to be $3.80. Mississippi has 238 incorporated cities and towns, of which 135 have more than 300 population. It must also be taken into account that each of these towns is the trading center of large numbers of contiguous people, and in many of them small banks should do well.

North Carolina has 133 banks, capitalized at $5,872,530. These banks are scattered amongst eighty towns. The total population of the state is 1,893,810. There are 347 incorporated places, 159 of which have over 300 population. Thirty-five have a population of over 2,000, twelve of over 50,000 and six of over 10,000. The banking capital is only $3.10 per capita. Many small banks will find excellent locations in North Carolina. Its business and manufacturing interests are advancing rapidly and more banks are really needed.

South Carolina claims 124 banking institutions, capitalized at $7,556,178. They are located in sixty-seven different towns. The per capita capitalization is $5.63, the population of the state being 1,340,316. South Carolina has 202 incorporated places, 106 of them having a population in excess of 300. There are twenty-four places of over 2,000 people. Ten of these places are cities, together having forty-six banks.

Tennessee has 201 banks in 114 towns. Their capital is $13,339,720. The per capita tax is $6.60. In this state the banking capital is very uniformly distributed throughout the small business centers.

In Virginia there are 165 banking institutions, capital $13,192,881. The capital per capita is $7.11. Banking capital is also quite well distributed throughout Virginia, ninety-three towns having banking institutions. Of the 156 incorporated places in Virginia 120 have a population of over 300. In the sixteen cities of the state there are sixty-four banks leaving 101 scattered amongst seventy-seven of the smaller places.

The foregoing brief statistical information is intended to show what the South now has in the line of banking facilities. That these advantages are inadequate for the population and can be reasonably extended to advantage, one needs but to take into consideration what is found in some of the Western states. Take Iowa, for instance, an agricultural state like the ones in the South above mentioned. Iowa, with a population scarcely more than Virginia, has 1,211 banking institutions having an aggregate capital of $63,402,307. Per capita, its banking capital amounts to $28.41. Making the calculation more in detail, it is found that the banking capital per capita of Iowa is more than six times larger than that of Alabama, four times that of Georgia, nearly two and a half times that of Kentucky, nearly seven and one-half times that of Mississippi, over nine times that of North Carolina, over five times that of South Carolina, over four times that of Tennessee and four times that of Virginia; or, it is four and one-third times greater than the average of these eight Southern states.

It will thus be seen that banking should pay well in the South. We have some fine towns on the Southern Railway now needing a banking institution. New manufacturing enterprises are being established, large forces of labor are being added to the producing capacity of nearly every town on the Southern more business is being done and more money is being handled than ever before.

SAVINGS BANK DEPOSITS.

The savings bank deposits are a pretty fair barometer of the financial condition of the people. When times are hard and many men out of employment deposits are drawn upon and there is a decrease or at least no appreciable increase in the total. When people are generally employed the reverse is the case. The thrifty earners of salaries and wages are able to put something away for the inevitable rainy day. Conditions appear to have been good in New York city during the last fiscal year. The savings banks reported on July 1st, total resources of $778,778,500, an increase of $45,343,330. The amount due depositors was $692,431,981, an increase of $43,865,053. The sum of $186,400,000 was received from depositors during the year, a total greater by $10,300,000 than that reported for the previous year. Deposits exceeded withdrawals by $21,000,000.

CONTRACTION AND EXPANSION.

The New York Financial Chronicle discusses the increase of capital of the First National Bank of New York city as follows:

An event, epochal in its character, is the capital enlargement of the First National Bank, the announcement of which was made at the close of last week. It is epochal because it is a development directly in line with present industrial expansion, and no doubt is both one of the fruits attending and one of the agencies promoting that expansion.

The intimacy between growth in trade and growth in bank capital is not always kept in mind. In our legislation this close connection is often disregarded. It is true, though, that as business transactions multiply, facilities for doing the extra business must multiply also. So true is this that if we do not provide the way for the enlargement of the facilities, or if we check the ordinary and more natural one by heavy taxation or adverse legislation, other methods often less useful and desirable, will spring into existence in face of our hindrances. On the other hand, when our legislators lift the burdens which laws or changes in conditions have put upon banks, or when we give them new opportunities for expansion or add to the profits of their business, banking capital multiplies as soon as the special need comes. This principle is so familiar to most of our readers that it may be thought a little tedious to dwell upon it. But we are so constantly reminded of the prevalence of this forgetfulness by letters of inquiry received, that to recall instances when the principle has found conspicuous illustration would seem to be never too frequent a study.

The public generally stops its investigation and gives expression to the reason for such an act as the First National has just announced by merely saying that the bank sees it to be a good business venture and so does it. Satisfied with that explanation, it neglects to go any deeper. The reason is only disclosed when for an answer to the inquiry one studies history. Why did not the bank take the step ten or fifteen years ago? Approaching the subject in that way and scrutinizing the course of affairs, we find that instead of increasing capital the tendency during those years and until a very recent date has been in the direction of a decrease in banking capital. A notable instance as far back as July 16, 1877, was the action of the National Bank of Commerce in reducing its capital from $10,000,000, at which it had stood since 1838, its date of organization, to $5,000,000.

That, though, was a case which transpired prior to the period it was our purpose to review. Yet it is an instance in point. The surroundings and act illustrate the same kind of movement referred to above, but we need not stop to recite them now. The last ten years form a cycle by itself. Even before the earliest of those ten years and thereafter down to as late as 1899, conditions had developed which so far interfered with the profitable use of banking capital that instances were numerous of large decreases; this was accomplished either through the voluntary wind-up of national and state institutions of long standing, or by the distributing of a considerable portion of a bank's capital among its stockholders. These movements represented the trend of events which towards the close of that period became increasingly obvious in all parts of the country. The reason the disturbance multiplied and became a more serious feature in its later years was because general business was more depressed and the strain consequently more severe.

We have not the space, and there is no need in a matter so notorious, to cite many cases in illustration of what we have said. There was a notable one of comparatively recent date in this city, which we cannot omit to refer to, as it brings out so vividly the fatal action of this dry rot which had struck our banking interest. It was the case of the Third National Bank reporting a million dollars capital and twenty per cent surplus, with a very considerable clientage gathered during a long business career. An agreement was made by it in May, 1897, with the National City Bank to enter into voluntary liquidation, passing over to the National City all its business and accounts, the City undertaking to pay the Third National depositors in full. Mr. Hepburn, the then president of the Third National, explained the apparent anomaly in a very simple way. He said in substance that the same conditions and prin-

ciples which apply to general business apply with equal force to the business of banking. Under the national banking law as it then stood, under other disabilities banks were by state laws burdened with, under the increasing competition of a special kind of financial institutions the growth of which was stimulated by being less severely taxed, and under the industrial conditions which then existed, the business of banking was with great difficulty made profitable. Favorable results could only be reached through rigid economy in management and through every form of retrenchment in expenses. In other words, stated briefly, the adverse conditions mentioned above drove the Third National out of business. This same process of liquidation was, we repeat, in operation all over the country. Indeed, even down to 1899, when business was rapidly increasing, conspicuous instances were occurring in various cities. The last of these which, as we write, we remember was the old Bank of California at San Francisco. It sent out notices in July of that year of a meeting September 1 to take action upon a proposition to reduce its capital stock from $3,000,000 to $2,000,000. The movement, it was stated, was due to this same situation, which had become so burdensome that the step was necessary "to lessen taxation and decrease the large amount of money the bank holds for which the management was unable to find profitable use."

But a change came. How it came is a very simple story. First, business transactions increased; second, Congress opened the door to expansion, altering the national banking law, decreasing taxation and otherwise amending its provisions so as to make it more profitable for institutions organized under the law to engage in the banking business it authorized. Indeed, even before any relief had been granted and as soon as it became evident that the national statute was to be reconstructed upon a more liberal basis, and that industrial affairs would need more money to carry forward without too great friction the ordinary operations and new enterprises in prospect, the tendency of banks with reference to capital was reversed. It was in the last week of November, 1899, that occurred the simultaneous publication of the text of the report on the currency by the Republican House Caucus Committee appointed at the previous session of Congress, and a synopsis of the report to be made to Congress the following week by Charles G. Dawes, the Controller of the Currency, suggesting amendments in the bank-note system of material advantage to the banks. Of course the ideas expressed in these documents were in many particulars modified before the legislation they proposed was completed and became a law in 1900; but when published they were at once accepted in financial circles as sufficient evidence that legislation helpful to general business and also to the banking interests was sure to be passed, and that speedily.

The response by our clearing house institutions was, as already said, immediate. Saturday, December 2, 1899, the president of the National City Bank announced that the directors had decided to recommend to the stockholders an increase of capital from $1,000,000 to $10,000,000, with a surplus of about $6,000,000. In the statement accompanying the announcement it was further stated that the necessary action of the stockholders would be taken at a meeting to be held January 2. Again, Monday, January 8, 1900, public notice was given that arrangements had been completed for the consolidation of the National Bank of Commerce and the National Union Bank into one institution bearing the name of the National Bank of Commerce, having a capital of $10,000,000 and surplus and undivided profits of $6,200,000. April 2, 1900, the Hanover National Bank notified its stockholders of a meeting to be held May 14th to take action upon a proposition to increase its capital $2,000,000, to $3,000,000, and its surplus also $2,000,000 to $5,000,000. To these (besides new capital issues in smaller amounts by other institutions not necessary to specify) must now be added the notable increase of the First National from $500,000 to $10,000,000, with a surplus of $10,000,000, making the combined capital of the First National greater than that of any other bank in the United States.

We have brought all of these facts together for the sake of giving prominence to their teaching. The country wants banks. They are as useful to the producer as railroads. We cannot see so well the part they perform in enabling the farmer to distribute his wheat and

his cotton among consumers in America and in Europe and elsewhere, or the manufacturer his steel and other goods all over the world; but they or some other less easily adaptable financial agent must be had to aid the railroads to do the work. We say the part they play in carrying forward the industrial operations is not so conspicuous and obvious as that of the producer and the railroad. But it is true, if it were not for the lubricating influence they exert, we should have something very like hot boxes creating friction all through the intricacies of our commercial movements. During a long period of history the people, as we have seen, allowed conditions to stand and develop which not only stopped the growth of the banking system, but produced an active decline; now, on the other hand, Congress and the state legislatures have seen fit to modify the surroundings, relieving disabilities, and making the environment more congenial for growth. Some of the most conspicuous results of both methods of treatment have been cited. They indicate clearly the moral.

COLOMBIA'S FINANCIAL DIFFICULTIES.

In accordance with the information furnished by the United States minister to Colombia grave financial difficulties confront that Republic. With a view to a solution of the problem a commission has been appointed by the vice president, charged with executive power, which will assume control and direction of the whole matter. It will be particularly the object of this commission to devise ways and means by which to redeem in silver the outstanding paper circulation, amounting to approximately 120,000,000 pesos. As an initiatory step in this direction the Government sets apart and places under control of the commission, for the purpose of redemption, the receipts from export duties and rentals accruing hereafter from the Emerald mines of Muzo and Coscuez. While this project is not received with entire confidence by the people yet its final outcome it is believed will be beneficial. The request made some time since by the Government of banks and capitalists for a large loan has not met with very generous response and it is thought that but little help will be obtained from this source.

COINAGE FOR AUGUST.

Coinage executed at the mints of the United States during the month of August, 1901, was as follows:

Denomination.	Pieces.	Value.
Double-Eagles	154,000	$ 3,080,000
Eagles	187,000	1,870,000
Half-Eagles	366,000	1,830,000
Total gold.....	707,000	$ 6,780,000
Standard Dollars..	1,932,000	$ 1,932,000
Half-Dollars	960,000	480,000
Quarter-Dollars ...	1,108,000	277,000
Dimes	4,520,000	452,000
Total Silver.....	8,520,000	$ 3,141,000
Five-cents	3,174,000	158,700
One-cent	6,061,000	60,610
Total Minor.....	9,235,000	219,310
Total Coinage..	18,462,000	$10,140,310

KANSAS BANK CONDITIONS.

C. S. Jobes, national bank examiner for Kansas, says: "The banks of Kansas are full of money. Many farmers sold their cattle on account of the drought and deposited the proceeds, and very little money is being loaned on feeders. The banks will feel the effects of the drought more a year from now than they do at present."

KITRO,
THE PURE GRAPE FRUIT TONIC.
A Delicious Appetizer and Digester.
When suffering from depression and exhaustion, either mental or physical, Kitro will be found a great boon, as its invigorating tonic effect diffuses through the entire system. As a promoter of good health and longevity through the digestive organs it has no equal, and containing no drugs whatsoever it may be used with impunity. Kitro is delicious when served with chipped ice or in soda water. It also imparts an elegant fruity flavor to liquors. Kitro is for sale by druggists and fancy grocers. If your dealer does not keep it, send us his name and address with $1, when a bottle of the tonic will be sent to your address express prepaid.
Neff Laboratory Co.,
166 Adams St.,
Chicago.

INFORMATION FOR BOND BUYERS.

ABBEVILLE, LA.—An election is to be held at this place to decide the question of issuing $5,000 school bonds.

ABINGDON, VA.—Washington County will vote November 4th on issuing $100,000 in bonds for road improvements.

ADA, MINN.—A. T. Lee, clerk of school district N. 66 of Norman county, will receive bids for the purchase of $2,400 school bonds, payable in 15 years at 5 per cent interest.

AKRON, OHIO.—Bids will be received by the finance committee until September 21st for the purchase of $26,000 4 per cent 10-year refunding bonds.

ALAMEDA, CAL.—The board of education asks for the issuance of $100,000 bonds for grammar school improvements.

ALBIA, IOWA.—The citizens of this place will vote on issuing Monroe County court house bonds at the fall election.

ALFRED, N. Y.—September 17th the citizens of this place will vote on the question of issuing $20,000 water works bonds.

ALLEGAN, MICH.—There is to be a special election for the purpose of voting on the proposition to bond the village for $15,000 for the purchase of new pumps and an engine for the water works.

ALTOONA, PA.—An ordinance has been introduced in the council providing for the refunding of $229,000 bonds now bearing 6 per cent interest.

ARMINGTON, ILL.—An election will be held for the purpose of voting bonds to build a township high school.

AUGUSTA, GA.—The council has passed an ordinance for a new issue of bonds to the amount of $65,000. These bonds are to be used in redeeming outstanding bonds against the city due December 1st.

BAIRD, TEX.—The city will issue $45,000 of bonds for improving the water works system.

BARAGA, MICH.—The citizens of this place have voted to issue $20,000 in bonds for water works.

BEAR LAKE, MICH.—The proposition to bond the county for $35,000 for a new jail carried by a big majority at the special election in Van Buren County.

BILLINGS, MONT.—The Billings Board of School Trustees will readvertise the sale of $35,000 bonds voted at the time of the school election in April, as the previous offers were unsatisfactory.

BOWLING GREEN, OHIO.—This place will sell $40,000 4 per cent street assessment bonds.

BRADDOCK, PA.—This place will vote November 6th on an issue of $100,000 for improvements.

BRADFORD, OHIO.—An election will be held at this place to vote on the question of issuing $10,000 bonds for water works.

BRADNER, OHIO.—The village of Bradner has decided to issue bonds in the sum of $13,500 for the erection and maintenance of an electric light plant.

BROOKINGS, S. D.—This place has voted to bond for not to exceed $50,000 for water works.

BUCKHANNON, W. VA.—The issue of $19,000 in 4 per cent refunding bonds in the town of Buckhannon, remains unsold, and it is announced that bids will be received until October 4th. The town clerk may be addressed.

CALDWELL, OHIO.—An election will be held to vote on issue of $5,000 to enlarge the electric light plant.

CAMBRIDGE, WIS.—The village has called a special election to vote upon the proposition of issuing $7,500 water works bonds.

CANNONSBURG, PA.—An election will be held September 24th to vote on issue of $40,000 worth of bonds to provide for construction of a sewer system.

CANTON, OHIO.—The Canton city council has decided to issue bonds in the sum of $120,000 for the purchase of land and the building of a garbage plant.

CAZENOVIA, N. Y.—Bonds to the amount of $15,000 have been sold by the Cazenovia school board to raise money to make necessary repairs and additions to the school building.

CELINA, OHIO.—An ordinance has been passed providing for the issuance of $25,000 refunding bonds.

CHAGRIN FALLS, OHIO.—Bids will be received until September 18th for the purchase of $15,000 4 per cent street improvement bonds.

CHAMBERLAIN, S. D.—The Brule County Commissioners will submit at the November election the question of issuing $20,000 bonds for a new court house in place of one burned.

CHEHALIS, WASH.—The commissioners are preparing to refund the issue of $100,000 county bonds which is payable at their option January 1st.

CHESTER, ILL.—The city council has decided to refund the $20,000 bonded debt bearing 5 per cent interest at the rate of 4 per cent or less. The bonds will be in the denomination of $100 each in order to afford home people an opportunity to subscribe for the issue.

CHESTER, N. Y.—This place has voted to issue $17,000 bonds for street improvements.

CLAY CENTER, NEB.—This place has voted to issue $11,000 bonds for the erection of a new school building.

CLEVELAND, OHIO.—An ordinance is before the council to provide for the issue of $110,000 in bonds to buy a site for a new market house.

CLEVELAND, TENN.—The proposition to issue $52,000 in bonds for the purchase of the water works plant will be decided by vote.

CLIFTON, KAS.—The question of issuing $5,000 water works bonds will soon be decided.

CLINTON, MASS.—Clinton will receive bids until September 16th for $90,000 3½ per cent refunding water bonds.

COLERAIN, OHIO.—Bids will be received for the purpose of purchasing $15,000 2 to 15 year 4 per cent school bonds.

COLORADO SPRINGS, COLO.—The board of education of this city will soon issue $30,000 school bonds.

COLUMBUS, MISS.—The citizens of this place have voted $15,000 in bonds for remodeling the court house.

COLUMBUS GROVE, OHIO.—The election to decide on issuing $30,000 bonds for water works purposes resulted in favor of the improvement.

COMFREY, MINN.—At a recent meeting of the school board the motion to bond the village for $2,500 was carried.

COTTAGE GROVE, ORE.—The $15,000 gold 5 per cent 20-year bonds will be readvertised this month.

COUDERSPORT, PA.—The citizens of this place will issue $47,225 bonds for the purpose of building or purchasing water works.

DANVILLE, VA.—This city contemplates issuing $6,500 of bonds for enlargement of mains.

DELANO, MINN.—The city council has been petitioned to call an election for the purpose of voting on the proposition of bonding the city to buy a park.

DELPHOS, OHIO.—An election will be held at this place in the near future for the purpose of deciding on the issuance of $25,000 in bonds for municipal lighting.

DE SOTO, MO.—This place will soon issue bonds for a system of water works.

DETROIT, MICH.—Highland Park village is to hold an election on a proposition to issue bonds in the sum of $10,000 to pay the village indebtedness.

DOVER, N. J.—This place will sell $60,000 water works bonds in October.

DURHAM, N. C.—This place is to at once begin extensive work on street improvements. It has voted $100,000 in bonds for that purpose and another $100,000 for sewerage.

ELKINS, W. VA.—The citizens of Randolph County will vote October 5th on the question of issuing $75,000 in court house bonds.

ELMIRA, N. Y.—Bonds for $25,000 have been issued by the Elmira common council for the purpose of making repairs on the school property.

ENCROSE, MICH.—The proposition to issue $10,000 in bonds to bridge the river at Dix avenue was defeated.

ERIE, PA.—Sealed bids will be received for the purchase of $70,000 4 per cent repaving bonds in $500 denominations.

ESCANABA, MICH.—Taxpayers have voted to have a new $25,000 city hall and bonds will be issued.

ESTELLINE, S. D.—An election will be held to decide the question of issuing school bonds.

FARMINGTON, MO.—A special election will be held at Farmington to vote on a bond issue for the construction of a water works plant.

FAYETTE, MISS.—The city will issue $10,000 of bonds for construction of water works and $4,000 of bonds for purchase of Fayette oil works and electric light plant.

FLORENCE, ALA.—This place will offer for sale $20,000 5 per cent sewer bonds.

FT. PIERCE, S. D.—At a judicial election in November the voters of Roberts County will vote upon the question of authorizing the issuance of bonds in the sum of $50,000 for a poor farm, court house and jail.

FORT SCOTT, KAS.—The citizens of this place will vote on the question of issuing bonds to the amount of $10,000 for the purpose of sinking wells.

FOUNTAIN CITY, WIS.—This place will vote on the issue of $12,000 school bonds.

FULTON, MO.—An election will be held at this place for the purpose of deciding the question of issuing $190,000 Callaway county road bonds.

GALLATIN, TENN.—The council here has decided to issue $6,000 bonds for improving the water works and electric plant.

GALLIPOLIS, OHIO—Proposals will be received by the city clerk until August 31st for the purchase with accrued interest at the date of delivery at Gallipolis of ten improvement bonds of $1,000 each, with interest at 4 per cent.

GARRETSON, S. D.—The citizens of this place have voted to issue bonds for the construction of municipal water works.

GLENWOOD, MINN.—This place has voted to issue $15,000 to rebuild the village water works.

GRAND ISLAND, NEB.—This place has voted bonds for the erection of $100,000 court house.

GRAND MEADOW, MINN.—The village of Grand Meadow has voted to issue bonds for a water works system.

GREENWICH, CONN.—Greenwich is arranging for an issue of $150,000 4 per cent 20-year bonds.

GREENVILLE, MISS.—A special election will be held at this place September 16th for the purpose of determining whether the city council shall issue bonds in the sum of $50,000 for the purpose of completing the sewerage system. The bonds are to run twenty years and bear interest at the rate of 6 per cent.

HARRISBURG, VA.—An election will be held September 17th to vote on the question of issuing $30,000 bonds for a water works plant.

HAZELHURST, MISS.—The city will issue $25,000 of bonds for establishment of an electric plant and water works.

HEMPSTEADY, N. Y.—This place has decided favorably on the question of issuing $50,000 water bonds.

HIGHLAND PARK, MICH.—An election is to be held at this place to vote on the question of issuing $10,000 indebtedness bonds.

HOBOKEN, N. J.—Circulars have been issued by the financial officers of Hoboken inviting proposals until September 25th for $196,000 3½ per cent refunding bonds. Heretofore Hoboken has paid 4 per cent.

HOPKINTON, MASS.—Hopkinton has voted to issue $20,000 4 per cent town hall bonds.

HOUSTON, TEX.—The city council of Houston rejected all bids on the $350,000 worth of paving and school bonds offered for sale.

HUBBARD, PA.—The borough of Hubbard is having trouble establishing the legality of the electric light bonds recently offered for sale.

HUDSON, OHIO.—The citizens of this place have voted in favor of issuing $7,000 for the purpose of building stone sidewalks.

HYDE PARK, OHIO.—Bids will be received until September 30th for the purchase of $2,500 20-year 4 per cent village bonds.

IRONTON, OHIO.—The citizens of this place will vote on the question of issuing bonds in the sum of $75,000 for water works.

JACKSON, MICH.—The people will soon vote on the proposition to bond the city for $15,000 to provide a site for the proposed Carnegie $70,000 library building.

JAMESTOWN, N. D.—The city council is agitating the question of issuing $2,000 artesian well bonds.

JEFFERSON CITY, MO.—The citizens of this place will soon vote on the question of issuing $150,000 for the purchase of material for the building of county roads.

JERSEY CITY, N. J.—Hudson county will issue $35,000 jail bonds dated September 2d.

KENMORE, N. Y.—The citizens of this place will vote on the question of issuing $17,000 in bonds for the purpose of piping water from Tonawanda.

KENTON, OHIO.—The city is preparing to issue $15,000 worth of paving bonds.

LAKELAND, FLA.—The citizens of this place have voted to issue $10,000 in bonds for the purpose of building a new school building.

LAKE PROVIDENCE, LA.—The proposition to issue $16,500 court house bonds will be submitted to vote of the people.

LARAMIE, WYO.—Bids will be received until October 2d for the purchase of $15,000 Albany county refunding bonds. James McGibbon, county clerk, may be addressed for further information.

LAREDO, TEX.—The issuance of $25,000 bonds for the erection of a new county jail has been authorized by the commissioners' court.

LAWRENCE, KAS.—An ordinance has been passed authorizing the issue of bonds for improvements.

LEBANON, PA.—The finance committee will advertise for bids for refunding outstanding bonds to the amount of $124,000, also for issuing $93,000 for the purpose of paying old notes.

LELAND, TEX.—The attorney-general has approved of an issue of $8,500 school bonds.

LESTERSHIRE, N. Y.—The citizens of this place will soon vote again on the issue of $10,000 in bonds for the erection of a new school building.

LIMA, OHIO.—At the election held in November the question of issuing $5,000 in bonds for a market house will be decided upon.

LIMA, OHIO.—Sealed bids will be receved by the city clerk of Lima until September 23d for $23,496.67 East McKibben street paving bonds with interest at 3½ per cent.

LORAIN, OHIO.—Bids will be received for the purchase of $24,000 4 per cent paving bonds.

MADISON, NEB.—A special election has been ordered by the council to be held September 24th, for the purpose of voting on the proposition of issuing bonds for water works extension in the sum of $5,500.

MALVERN, ARK.—The city will issue $20,000 of bonds for water works and electric light plant.

MANISTEE, MICH.—The proposition to issue $35,000 in jail bonds carried.

MANTUA, OHIO.—The $16,000 water works bonds authorized by vote July 22d will be dated October, 1, 1901, and payable in the years 1905 and 1920.

MARION, IND.—The county commissioners have applied to the county council for permission to issue $75,000 worth of bonds for the purpose of building a new county jail.

MARSHALL, MICH.—At the council meeting it was voted to hold a special election August 29th to bond the city for $63,000 to make improvements on the municipal electric light and waterworks plant.

MARYVILLE, MO.—This place has voted $30,000 bonds for street paving.

M'CLURE, OHIO.—Bids addressed to the village clerk will be received at his office until September 15th for the purchase of bonds in the sum of $3,000 to be issued by the village of McClure for street improvement. Bonds are to be in denomination of $300 each, bearing interest at 5 per cent.

MEADVILLE, MISS. — The Franklin County Board proposes to issue $32,000 in bonds for building four county bridges.

MERRILAN, WIS.—This place has decided to bond the village for $10,000 to build an electric light and a system of water works.

MESOPOTAMIA, OHIO—Bids will be received until August 21st for the purchase of $1,200 5 per cent school bonds.

MINGO JUNCTION, OHIO.—The citizens have defeated a proposition to bond the town for $20,000 to build a central school house.

MINNEAPOLIS, MINN.—The proposition to issue $215,000 of city bonds for new bridges has been approved.

MONROE, MICH.—The city will borrow $5,000 for the purchase of a new engine for the electric light plant.

MONTEZUMA, GA.—The city will issue $15,000 bonds for water works.

MORRISTOWN, TENN.—The city will issue $10,000 bonds for erection of a school building.

MOUNTAIN LAKE, MINN.—Sealed bids will be received by the village council of the Village of Mountain Lake until August 26th for not to exceed 5 per cent bonds to the amount of $6,000 in denominations of $1,000 each to be dated September 1, 1901, the first one due April 1, 1903, and one each year after.

MOUNT CALM, TEX.—Bonds are to be issued at this place for the erection of a new school house.

MT. CARMEL, PA.—The citizens of Mt. Carmel will decide by an election whether or not they will increase the borough indebtedness to $65,000 by issuing bonds sufficient to put in a complete sewerage system.

MT. OLIVE, ILL.—The question of issuing $35,000 in bonds for water works is being considered.

MUNISING, MICH.—At a special election in Alger county the question of bonding the county for $35,000 for building county buildings at Munising was submitted to the people and carried.

NASHVILLE, TENN.—The city of Nashville will issue $200,000 bonds for the improvement of streets and sewers.

NAMPA, IDAHO.—The citizens of this place will soon vote on the question of issuing bonds.

NEWBERRY, S. C.—The city has voted to issue $25,000 bonds for sewers.

NEWMAN, ILL.—Bonds will probably be issued at this place for the establishment of a water system.

NEWPORT NEWS, VA.—The city has voted to issue $25,000 court house bonds, and $100,000 paving bonds.

NIAGARA FALLS, N. Y.—The common council has authorized the Board of Public Works to negotiate a loan of $10,000 to tide over the city's finances.

NORFOLK, NEB.—This place has decided to issue bonds to purchase a municipal lighting plant.

NORTHFIELD, MASS.—At the town meeting it was voted to issue bonds for $30,000 to defray the town's expenses in building the new bridge at Stebbins' ferry.

OBERLIN, OHIO.—Bids will be received September 16th for the purchase of $20,000 6 per cent bonds.

OKMULGEE, I. T.—This place will issue bonds and build a new brick school house.

OLINDA, CAL.—The proposition to issue $2,000 school bonds carried.

ONAWAY, MICH.—Onaway will soon vote on the proposition to bond for $13,500 for the construction of a system of water works for the village.

ORMSBY, MINN.—The independent school district of Ormsby has voted $2,300 for a new school house.

OSHKOSH, WIS.—The common council has voted favorably on issuing $125,000 in bonds, $50,000 for a new high school and $72,000 to refund present indebtedness.

PAISLEY, ILL.—At the election held at this place the citizens voted in favor of issuing bonds to build a school house.

PAULDING, OHIO.—Sealed bids will be received for the purchase of $164,000 pike bonds with interest at 5 per cent, to be dated September 2d.

PHOEBUS, VA.—The town council has passed a resolution recommending an issue of $6,000 in bonds to construct the proposed sewerage system.

PIERCE, NEB.—This place will issue $10,000 bonds for water works.

PIPESTONE, MICH.—The Pipestone commissioners will call a special election to vote on the question of issuing court house bonds.

PITTSTON, PA.—Ordinances have been passed finally providing for the issuance of $14,000 4 per cent bonds to cancel the issue of 1890 and for $3,330 4 per cent bonds to cancel the bond issue of 1895.

PLATTE, S. D.—This place has voted to issue $6,000 bonds for water works system.

PLYMOUTH, OHIO.—This city will issue bonds for water works.

POCAHONTAS, IOWA.—The citizens of this place will soon vote on the question of issuing bonds for water works.

POND CREEK, OKLA.—This place has voted $7,000 in bonds for schools.

PRINCETON, KY.—The citizens of this place will vote November 5th on the question of issuing $40,000 water works bonds.

REDLANDS, CAL.—Citizens of this place will vote on the question of issuing $270,000 in bonds for the purpose of purchasing water rights.

RIO VISTA, CAL.—The people of Rio Vista are agitating the question of issuing bonds to pay for a system of sewers and water pipes.

ROCHESTER, N. Y.—The city will issue bonds to the amount of $150,000 to meet a portion of the cost of the erection of a new high school.

ROLFF, IOWA.—The citizens of this place will vote on issuing $3,000 in bonds for the purpose of putting in a well.

ROYAL OAK, MICH.—The school district has decided to issue bonds for $8,000 for a new school.

SALEM, OHIO.—Salem has voted the issue of $50,000 to erect a city hall.

SALEM, ORE.—The city council has adopted resolutions directing the issuance of $30,000 in 4 per cent 15-year bonds for the purpose of refunding that amount of 5 per cent bridge bonds due October 1st.

SALEM, W. VA.—The citizens of this place have voted in favor of issuing $10,000 school bonds.

SARANAC, MICH.—An election will be held at this place to decide the question of issuing bonds for an electric light plant.

SARDIS, MISS.—This place will issue $15,000 bonds for erection of water works.

SHAKOPEE, MINN.—Bids will be received for the purchase of $12,000 4½ per cent improvement bonds.

SHERBURN, MINN.—This place has voted to issue $8,000 bonds to build additional school rooms.

SHREVEPORT, LA.—The city has voted to issue $60,000 bonds for a jail.

SIOUX FALLS, S. D.—The $50,000 of school bonds which were recently authorized by the voters of Sioux Falls will be offered for sale October 1st.

SOUTH BETHLEHEM, PA.—An election will be held to vote on the question of issuing sewer bonds.

SOUTH OMAHA, NEB.—The finance committee is arranging for an issue of $30,000 in refunding bonds. The mayor and council have the power to issue the bonds without a vote of the people.

SPOKANE, WASH.—Proposals will be received until September 17th by Spokane county, Washington, for $183,000 4 per cent refunding bonds.

STANWOOD, IOWA.—An election will be held here to vote on bonds for a new school.

ST. JOSEPH, MO.—The citizens of this place are agitating the question of the issuance of $72,000 in bonds.

STONEBORO, PA.—Bonds will be issued for erecting water works.

STONINGTON, ILL.—The citizens of this place will vote on the question of issuing water works bonds.

STUART, IDAHO,—The village has voted to issue $1,500 bonds for building a school house.

TRAVERSE CITY, MICH.—The proposal to issue $20,000 in bonds to aid in the building of an electric road has been carried.

TRENTON, N. J.—This place is about to sell $20,000 3½ per cent 20-year park bonds.

TROY, N. Y.—The commissioners of public works have petitioned for an issue of $56,000 in bonds for the purpose of building schools.

TOMAH, WIS.—The proposition to issue $20,000 in school bonds carried at the election held.

TONKAWA, OKLA.—The citizens of this place have voted to issue $4,000 bonds for a new school house.

TWIN BROOKS, S. D.—The citizens of this place have voted to issue bonds for the construction of a new school building.

URICH, MO.—This place will vote on the issue of $1,200 for drilling a well.

VIBORG, S. D.—At the special election held at this place bonds for the erection of a new school building, in the sum of $2,500 carried.

WASHINGTON, PA.—The Canonsburg borough council has agreed to submit to the voters at an election to be held September 24th the question of issuing $40,000 worth of bonds to be used for constructing a sewer system.

WATERBURY, CONN.—Waterbury has voted to issue $100,000 storm drainage bonds.

WATERTOWN, WIS.—The city council has under consideration an ordinance calling for the issue of $6,000 bridge bonds in denomination of $100 each at rate of 4 per cent.

WATKINSVILLE, GA.—This city will offer for sale $8,500 4½ per cent jail bonds.

WAYNESVILLE, MO.—The citizens of this place will vote on issuing $5,000 in bonds.

WEATHERFORD, TEX.—This city has $30,000 4 per cent improvement bonds for sale. J. T. Cotton may be addressed for further information in relation to same.

WEBSTER, S. D.—The citizens of this place have voted in favor of issuing bonds in the sum of $20,000 for a water works system.

WESTERVILLE, OHIO.—This city has voted bond issues of $75,000 for public improvements.

WICHITA, KAS.—A special election will be held at this place for the purpose of voting $50,000 bonds for the purchase of forty acres lying north of the packing plants, the tract so purchased to be made into a park.

WILKINSBURG, PA.—This place has voted in favor of issuing bonds for a paid fire department.

WILLIAMSPORT, PA.—This place has $24,000 3½ per cent bonds for sale.

WILLIAMSPORT, IND.—A vote will be taken to decide the question of issuing $14,000 in bonds for building gravel roads in Kent township.

WILMINGTON, N. C.—The board of aldermen of this city has decided to submit to the voters the question of issuing 100,000 bonds for establishing a system of sewerage.

WINTHROP, MINN.—This place has voted to issue $10,000 for water works.

YORK, PA.—This place is soon to advertise $30,000 3½ per cent fire department bonds.

THE EARLY CLEARING HOUSES.

The clearing house is a comparatively modern institution, the Edinburg bankers claiming the credit of establishing the first one. The earliest clearing house of whose transactions we have any record is that of London, founded about 1775. For fully seventy-five years the London clearing house and that of Edinburgh were the only organizations of the kind known to exist. The New York clearing house was established in 1853, from which date the American clearing-house system has grown to enormous proportions.

GENUINE
Imperial PURE FINE PARA
RUBBER BANDS . . . .
ARE ALWAYS PACKED IN GREEN BOXES BEARING THE TRADE-MARK AND OUR CORPORATE NAME IN WHITE LETTERS, AND EACH AND EVERY BOX CONTAINS OUR GUARANTEE SLIP.
THE GOODYEAR TIRE & RUBBER CO.
AKRON, OHIO.

NOTES OF INTEREST TO BANKERS.

NOTE NOT FILLED OUT.

The case of Merritt vs. Boyden, 191 Ill. 136 (Advance Sheets), contains an important ruling regarding promissory notes. It involved a careless execution of a promissory note, and the question whether the word "one" was written in the body of it before the word "hundred," or whether there was a blank space before the word "hundred."

The court held that where the maker of a note delivers it to a third person to be negotiated, and such note, as an undertaking on the part of the maker, is not finished, but is to be afterwards completed, the maker so far makes the person to whom the note is delivered, his agent, so as to be bound by his acts to an innocent purchaser of the note.

This involves the further commonsense doctrine that when the maker of a note has himself, by careless execution of the instrument, left room for an alteration to be made by insertion, without defacing the instrument or exciting the suspicion of a careful man, and the instrument, by reason of the opportunity thus afforded, is subsequently filled up with a larger amount than that which it bore at the time it was signed, the maker will be liable upon it, as altered, to any bona fide holder without notice. Such a negotiable instrument may be enforced in the hands of such a holder, if a sum, in excess of what was authorized by the maker, is inserted in a blank left for the amount of the instrument.

In this class of cases the liability of the maker is placed by some authorities upon the ground of implied authority, while, by other decisions, the liability of the maker of negotiable instruments, with blanks improperly filled, is placed upon the ground of negligence on the part of the maker in executing a note with unfilled blanks in it.

In the case under consideration, the note was not a complete note, but was a blank note for "* * * hundred dollars," and was made complete by inserting the word "thirteen" before the word "hundred."

In Angle vs. Northwestern Mutual Life Insurance Company, 92 U. S. 340, the Supreme Court said: "Negotiable instruments are frequently delivered for use, with blanks not filled; and, in respect to such instruments, it is held that where a party to such an instrument entrusts it to the custody of another for use, with blanks not filled up, whether it be to accommodate the person to whom it was entrusted or to be used for the benefit of the signer of the same, such negotiable instrument carries on its face an implied authority to fill up the blanks necessary to perfect the same; and the rule is that, as between such parties and innocent third parties, the person to whom the instrument was so entrusted must be deemed the agent of the party who committed the instrument to his custody, in filling the blanks necessary to perfect the instrument. * * * Where blanks exist in negotiable securities, delivered to another for use, the custody of the paper, under such circumstances, gives the custodian the right to fill the blanks."

In the case under review the court held that if a note for one hundred dollars is altered, without the maker's knowledge, by the erasure of the word "one" and the substitution of the word "thirteen" before the word "hundred" in the body of the note, the alteration amounts to a forgery and the maker is not liable upon the note, even as against bona fide purchasers thereof without notice of the change.

COLLECTION OF CERTIFICATE OF DEPOSIT.

Sending a certificate of deposit directly to the drawer for collection without instructions to do so is held, in First National Bank vs. Citizens' Savings Bank (Mich.) 48 L. R. A. 583, to constitute negligence on the part of the collecting bank for which it will be liable in case of a resulting loss, but implied instructions to so send it are held to be made when the drawer is the only bank in the place and is rated and supposed to be responsible, while the instructions are, after calling attention to the fact that the collecting bank had a correspondent at that place, "Please collect for us at your best rate of exchange."

A REMARKABLE UNDERWRITING SYNDICATE.

"There was an underwriting syndicate organized very suddenly in February, 1895, which in many respects was remarkable for the purposes it pledged itself to carry out and for the national influences which it exerted," says E. J. Edwards in the September *World's Work*.

"The Secretary of the Treasury, Mr. Carlisle, had been unable to maintain the treasury's stock of gold. He saw that unless something were done on the instant we should be brought to the silver basis in spite of the most earnest attempts of the administration to protect its gold. Mr. Carlisle had already sold to New York bankers government bonds for which he had received large amounts of gold, but this gold was almost instantly withdrawn from the treasury. A consultation between the Secretary of the Treasury and Mr. Pierpont Morgan, resulted in a contract in which the government pledged itself to sell 4 per cent bonds at a premium of 104.49, for which it was to receive 3,500,000 ounces of gold coin worth in dollars $62,315,400. Mr. Morgan on his part and for a syndicate which he hastily organized, in which Mr. August Belmont was prominently associated, agreed to pay to the government this 3,500,000 ounces of gold coin for these 4 per cent bonds. Mr. Morgan furthermore agreed to prevent the export of gold for a period of six months. In other words, he pledged himself so to manage foreign exchange that the gold paid into the treasury for these bonds could be kept there.

"The general impression in financial circles now is that by reason of the heavy expenses entailed upon the syndicate in their efforts to prevent the exportation of gold, there was actually little profit in this transaction. The difference between the price at which the syndicate received the bonds from the government and the price at which these bonds were marketed, probably did little more than cover the cost of providing exchange at a loss so as to prevent the exportation of gold. The service of this syndicate to the government and to the people was of almost inconceivable value. It was worth to the United States far more than any possible gain that Mr. Carlisle might have made had he sold the four per cent bonds for the higher premium at which the syndicate marketed them."

GERMANY'S INDUSTRIAL CRISIS.

What may be considered as expert opinion on the present industrial crisis in Germany is given in the Deutsche Industrie Zeitung. It is argued by this paper that the failure of mortgage banks, which have no immediate connection with industrial affairs, and of the Leipziger bank are merely individual cases and without any symptomatic importance for industry in general. Industrial shares, the paper says, rise and fall on the bourse without the slightest provocation, and fluctuations in their prices may be left entirely out of account when the actual condition of the industrial world is under discussion. It also refutes the statement that the growth of the limited liability companies gives ground for a pessimistic view of the situation by showing that these have increased only in proportion to the general growth of business. In conclusion the Deutsche Industrie Zeitung says:

"When it is considered how the general prosperity of Germany has grown, how the population has increased, what new towns have sprung up and old ones have extended their limits—in short, if an economic comparison is made between the Germany of to-day and the Germany of thirty years ago—all fear of a convulsing crisis at once disappears. What we are experiencing to-day is reaction which is just as necessary for the health of our economic life as is the never-resting movement upward."

VENEZUELAN TARIFF CHANGES.

Under recent executive decrees, the Venezuelan Government has made important changes in its tariff rates. Beginning with May 1, 1900, a transit duty of 25 per cent of the taxes paid by importers will be charged in all custom houses. This duty was formerly 12½ per cent. Out of the revenue derived from this newly increased duty there will be paid 20 per cent to the states of the Union as revenue assigned by the constitution, 5 per cent being used for purposes of public works. There has been also a reduction by the same decrees in export duties, which will take effect on May 1, 1901. The principal change in the export duties is the abolishment of the territorial tax placed on coffee, cacao, cattle, and cotton by the decree of October 3, 1900.

CANADIAN BUSINESS OUTLOOK.

In reviewing the Canadian situation the *Monetary Times* as of the close of August says:

In our review of last month, speaking of the Northwest harvest, and principally that of Manitoba, we took occasion to warn our readers against a too confident syle of thinking with respect to the great harvest which was then visible on the ground. Experience has shown that during the final weeks of ripening grain in Manitoba, the crop is exposed to many enemies. Frost, on the one hand, and rain on the other, have prevailed in past years over large districts of the Northwest, and shattered the hopes of farmers, merchants and bankers alike. But at the present time of writing, we may consider a large part of the uncertainty over. Frost cannot damage the growing grain now to any great extent, and even a succession of rainy days could scarcely damage it, beyond the power of recovery by judicious methods.

And what a harvest it is. Taking the Territories in, the amount of wheat can scarcely be less than 45,000,000 bushels, the greater part of which will almost certainly prove of good quality when it is threshed out. In addition to this there is almost an equal quantity of oats, whose value, though about one-half the figure realized by wheat, will count heavily in the total, when such an enormous quantity has to be dealt with. The crops of other grains, vegetables and plants, such as flax, etc., along with the exports of cattle and horses, will go to swell the unprecedented figures which Manitoba is likely to receive this year for her productions.

What will be the bearing upon others besides farmers? To the wholesale merchant, it means an immense amount of liquidated indebtedness from the interior, and the payment of longstanding obligations. It ought to result in the reduction of overgrown accounts to a comfortable and respectable limit. To the manufacturer, it will bring payment of thousands of notes, some of them due, and many of them overdue. To mortgage companies payment of overdue instalments, and a certainty of many instalments being promptly liquidated. Finally, to the banks, it will mean an extraordinary accession of business; first, in advance, for the purpose of buying the immense crops of the various localities, and next a very large increase in deposits from the farming community, and those who deal with them. The total value of the crop should certainly not be less than $35,000,000, and deducting all that is necessary for seed, it is evident that such a prodigious sum will flow into the channels of business as surely was never handled by such a small agricultural population before.

We talk about our gold mines in British Columbia and the Yukon, but our agricultural productions of the Northwest are the best gold mines after all. For when gold is extracted from the mine it is taken finally away and can never be replaced. The working of gold mines is in fact like living upon one's capital; but the gathering of the harvest of the fields can go on year after year; indeed, with reasonable care the land can go on producing harvests indefinitely. The bearing of all this upon the question of immigration and upon the commerce of the larger cities of Eastern Canada, also upon the railroad traffic and the business of our ocean steamships hardly needs to be pointed out.

With this immense Northwest harvest, combined with a fair harvest of grain in Ontario, and a large production of exports of hay and cattle, it is tolerably certain that the coming months will show an increase of figures in the banking returns. These increases may be more manifest after a lapse of a few months than immediately, but they certainly may be looked for. Amongst conservative financiers a doubt is sometimes expressed as to whether the great expansion in these banking figures is on a sound basis, for, if not, it will certainly be followed by a heavy and disastrous reaction. With regard to this, we must repeat what has been observed before, and which is of fundamental importance in this regard, viz., that if these largely increased figures have for their basis the production and exports of the country, taken at a reasonable valuation, and such as can be realized to discharge banking obligations, the expansion, however large, is on a sound basis, and there need be no fear of a reaction. It may be taken as a safe rule, applicable to localities or districts where banking is carried on, that if the banking of those districts has exports for its basis, staple articles being

taken at a moderate valuation, it is on a sound basis so far as that district is concerned. It must be remembered that the banking of the Dominion is spread over an enormously wide area. One locality may be sound, while another is honey-combed with rottenness. One branch of business may be healthy while another may be proceeding steadily in a downward direction. The whole of the banking returns are made up of an immense series of particulars gathered from hundreds of localities stretching from the Atlantic to the Pacific. But, under our banking system, the heads of departments have their eyes continually over all this vast surface, and as banking is conducted now, it is not likely that any great development of unsoundness in any district or locality or branch of business could proceed far without being effectively checked.

The disappointing figures of growth of our population are immensely more than offset by the splendid development of our trade, commerce, manufactures and banking during the last ten years. After all, a mere increase in population, apart from other considerations, is not a subject for much congratulation, except to the politician who lives by votes. With him, of course, every individual counts. But when we see the splendid increases in our business returns, we need not be too much troubled about the small growth of population. When our exports during the last ten years have increased from $85,000,000 to $170,000,000; our imports from $111,000,000 to $172,000,000, our deposits of all kinds from $200,000,000 to $400,000,000; and when, along with this, we have prodigious increases in our railway traffic, in our life insurance business and in the development of our manufactories, farms, mines and shipping, we need not be much troubled at the fact that the population has not increased one-quarter as fast as our wealth and business. It only really means that every man and woman in the Dominion is vastly better off than they were ten years ago.

Ripans Tabules cure headache.
Ripans Tabules cure flatulence.
Ripans Tabules cure dyspepsia.
Ripans Tabules cure biliousness.
Ripans Tabules cure indigestion.
Ripans Tabules cure constipation.
Ripans Tabules: for sour stomach.

OLD PLATES MAKE THEIR APPEARANCE.

Chief Wilkie of the secret service recently received a number of bank notes printed from the original plates used by the State Bank of New Brunswick, N. J. over fifty years ago. The bank went out of existence some time in the 50's, and it is supposed the steel plates from which its notes were printed were destroyed. It seems, however, that these plates have fallen into the hands of parties who have printed from them large quantities of notes which have been put into circulation from New York to San Francisco.

A very large percentage of the notes so far discovered are twos, although some ones and fives are being sent in. Inasmuch as the notes are not counterfeits of any United States note or obligation the makers and passers cannot be prosecuted under the United States laws, but it is said they can be punished for fraud under the state laws.

It appears that the notes readily pass along the Canadian frontier, as the takers think they are the notes of the Canadian province of New Brunswick, the words "New Jersey" being printed in small letters. The notes are printed on bond paper and are quite as good in every way as the originals. It is said that possibly $2,000,000 of these notes are in circulation.

TWO DOZEN CHICAGO BANKS.

Twelve of the principal state banks in Chicago, reporting in response to a call from the auditor of public accounts for statement of liabilities and assets beginning of business July 29th, show an increase of $1,814,074 in deposits since May 14th, an increase of $6,438,101 in loans and a decrease of $9,219,227 in cash means. The change in deposits was small —no larger was expected—and it was known that loans had increased materially. The decrease in cash resources represents in large part the investments of some of the banks in bonds, the Illinois Trust in particular having placed considerable cash in this way. Total deposits of the twelve state banks reporting amount to $170,697,551. Added to the deposits shown by the twelve principal national banks July 15th these figures give a total of $438,409,512 in twenty-four local banks. This is the largest aggre-

gate of deposits ever reported by those banks. The following shows the aggregate loans, deposits and cash resources reported by the twelve national banks as of July 15th and twelve state banks as of July 29th:

	Deposits.	Loans and Discounts.	Cash Resources.
Nat'l .	$267,711,961	$172,100,829	$112,589,876
State.	170,697,551	106,325,927	51,266,789
Total.	$438,409,512	$278,426,756	$163,856,665

The following shows the aggregate changes of the state banks between the dates of the last two statements:

	Deposits.	Loans and Discounts.	Cash Resources.
Jul. 29..	$170,697,551	$106,325,927	$51,266,789
May 14.	168,883,477	99,887,826	60,486,016
Increase.	$ 1,814,074	$ 6,438,101	*$9,219,227

*Decrease.

The principal individual gains in deposits were made by the Merchants' Loan and Trust, which now reports the largest amount it ever showed in a published statement, the Union Trust, the Northern and the Illinois Trust. The expansion in loans and the decrease in cash resources extend practically all through the list. Following are the deposit figures of the individual banks:

	July 29.	May 14.
American Trust ..	$ 14,806,477	$ 15,345,887
Foreman Bros. Banking Co. ..	2,919,141	2,806,269
Garden City	2,682,791	2,742,046
Hibernian	9,253,734	9,008,547
Illinois Trust	69,018,216	68,652,260
Merchants' Loan and Trust	28,268,467	27,379,100
Northern Trust ..	21,881,472	21,217,395
Prairie State	3,499,790	3,500,462
Royal Trust	3,095,510	3,459,927
State Bank of Chicago	8,189,009	8,339,580
Union Trust	6,031,880	5,426,118
Western State	1,051,064	1,005,886
Total	$170,697,551	$168,883,477

REVENUE STAMP REDEMPTION.

Bankers and stationers will not be recognized by the internal revenue bureau as qualified to act as agents for the presentation of customers' claims in regard to the redemption of stamps. In a recent ruling Commissioner J. W. Yerkes of Washington, D. C., makes this decision. This ruling states, however, that bankers or stationers may purchase imprinted stamps, which they procured and sold to their customers, and then as the bona fide owners present their claims for redemption. These claims must be accompanied by a certificate setting forth the sale and also giving the schedule of stamps purchased by each customer.

THE "NORTH COAST LIMITED"

Train of the Northern Pacific which created such a furor during its first season, in 1900, is again shooting back and forth across the continent in all the glory of its former days.

This Crack Train of the Northwest, almost entirely new for 1901, is the epitome of modern passenger train construction. The dining car with its a la carte breakfast and lunch, and table d'hote dinner for $1.00; the unequaled tourist sleeping car of 16 sections, roomy lavatories and electric lights; the first-class drawing-room Pullman with two electric lights in each section, and the palatial observation car with two smoking rooms, buffet, barber shop, bath, library of 140 volumes, current magazines, ladies' parlor and observation platform, all together form a train of unusual comfort, excellence and even luxuriousness even in this day of luxuries.

Of course, broad vestibules, steam heat and steel platforms are there, and there are nearly 300 electric lights on the train, the baggage car and day coaches being thus lighted also.

The train runs from St. Paul to Portland, Oregon, passing through Minneapolis, Fargo, Bozeman, Butte, Missoula, Spokane, Seattle and Tacoma.

Connections from Duluth and Superior and for Helena are made en route.

Send to Chas. S. Fee, general passenger agent, St. Paul, six cents for Wonderland 1901, a royal book having a chapter on this royal train.

AMERICAN ASSOCIATION PROGRAMME.

The official programme of the Twenty-seventh Annual Convention of the American Bankers' Association, to be held at the Pabst Theater, Milwaukee, has been issued this week by James R. Branch, the secretary of the Association. The order of proceedings will be as follows:

First Day.—Tuesday, Sept. 24.

Convention called to order by the president, Alvah Trowbridge.

Prayer by the Rt. Rev. Bishop Nicholson, D. D.

Address of welcome to the State of Wisconsin by the Governor, R. M. La Follette.

Address of welcome to the city of Milwaukee by the Mayor, David S. Rose.

Address of welcome to the American Bankers' Association by J. W. P. Lombard, President Bankers' Club of Milwaukee.

Reply to addresses of welcome and annual address by the President of the Association, Alvah Trowbridge.

Annual report of the Secretary, James R. Branch

Annual report of the Treasurer, George M. Reynolds.

Report of the Auditing Committee.

Report of the Executive Council, by the Chairman, Caldwell Hardy.

Report of the Protective Committee.

Report of Committee on Uniform Laws, by the Chairman, Frank W. Tracy.

Report of Committee on Internal Revenue Taxation, by the Chairman, A., B. Hepburn.

Report of Committee on Bureau of Education, by the Chairman, Col. Robert J. Lowry.

Report of Committee on Fidelity Insurance, by the Chairman, A. C. Anderson.

Report of Committee on Express Company Taxation, by the Chairman, F. W. Hayes.

Second Day.—Wednesday, Sept. 25.

Prayer by the Rev. Chas. S. Lester.

Call of States. Statements limited to five minutes, by Bankers, of the general condition of business in their various States.

Practical Banking questions. Discussion limited to thirty minutes for each topic.

Address—"The Medium of Exchange and the Banking Function," by A. B. Stickney, President Chicago Great Western Railway Co.

Third Day.—Thursday, Sept. 26.

Prayer by the Rev. J. Beveridge Lee.

Practical Banking Questions.

Address—"The Financial and Commercial Future of the Pacific Coast, by P. C. Kauffman, Cashier Fidelity Trust Company, Tacoma, Wash.

Address—"The Bankruptcy Law," by Breckenridge Jones, First Vice President Mississippi Valley Trust Co., St. Louis, Mo.

Address—"Assets Currency," by James H. Eckels, President Commercial National Bank, Chicago, Ill.

An Informal Talk—By Lyman J. Gage, Secretary of the Treasury.

Report of Committee on Nominations. Elections.

Installation of Officers Elected.

DISTRICT OF COLUMBIA BANKS.

A proposition affecting the management of many District of Columbia banking institutions has been submitted to the office of the Controller of Currency which is attracting a great deal of attention among officials of the Treasury Department.

This project contemplates the enforcement of some law compelling all the private banks, the loan and building associations and the savings banks of the city to furnish either the national government or the district commissioners a monthly, semi-annual or yearly statement of their condition. As the law now stands all such institutions are not obliged to report their respective conditions from time to time, as the national banks and trust companies of Washington are obliged to do, and officials of the Comptroller's office believe that it would be a wise measure of precaution to force them to do so.

It is claimed by those in authority that the absence of detailed reports from the banks in question affords a degree of uncertainty regarding them. These banks usually make public from time to time statements of their condition, but they are not compelled to do so, and it is stated at the Treasury Department that such statements are entirely voluntary in character, and may or may not be exact and reliable. Under the law all savings and other banks organized under act of Congress in the District shall be subject to the provisions of the Revised Statutes, but there are a great many banks in the

city not organized under act of Congress, and which therefore are beyond the jurisdiction of the federal law requiring periodical reports of condition. The statute regarding the banks formed under authority of Congress is as follows:

"And all savings or other banks now organized or which shall hereafter be organized in the District of Columbia, under any act of Congress, which shall have capital stock paid up in whole or in part, shall be subject to all the provisions of the Revised Statutes and of all acts of Congress applicable to national banking associations, so far as the same may be applicable to such savings or other banks." The provisions of the statute thus referred to require all such banks to submit reports from time to time to the Controller of the Currency as to their financial condition. All the savings banks of the District with one exception are exempt from the provisions of this act and all the private banks and building and loan associations likewise do not come within the requirements of the act.

The consequence of this condition is that reports of the state of the various institutions not embraced within the scope of the law are not obligatory in nature and are submitted to the public and to depositors and stockholders only at the pleasure of the bank officials. If the management desires to do so it may submit any sort of a statement it desires, there being no official examiner appointed by the Government to investigate the condition of affairs or any other officer authorized to go over the books and see what the state of finances is. The result is that persons having money involved are not in position to secure the same information available to depositors and stockholders in the national banks, which is of an official nature.

The District of Columbia is not alone in this respect, however, for the states of Alabama, South Carolina, Nevada and Arkansas are similarly situated. In most of the other states state bank examining boards are maintained, which do the required work, but in the District of Columbia and the states enumerated no protection whatever is afforded.

The Controller of the Currency usually sends out a circular letter bearing upon the subject and calling for information from the management of private banks, but answers to such letters are not compulsory.

ENGLISH BANKING CUSTOMS.

The *London Mail* recently gave an interesting account of customs which have grown up in the banking business of Great Britain. Bankers adopt various systems of marking dishonored checks, but it is done in such a manner that the person to whom they are returned may excusably protest that the banker's answer is unintelligible to him. R. D. (referred to drawer) are the letters which are most often written upon a dishonored check by a banker, and their meaning is that the drawer has not the money standing to his credit to meet the check he has given.

N. S. (not sufficient) implies that the drawer has some money standing to his credit, but not enough to meet the check which his banker has thus marked. A banker never states the amount of the deficiency, nor will he, if asked by the presenter, give any idea of what sum is standing to his customer's credit, as the payee, were he supplied with this information, could pay in the sum wanted, and then represent the dishonored check, when the banker would be bound to honor it.

In the eye of the law your banker is liable upon any forged check which he may have debited to your account. For forged endorsements, however, the paying banker is not liable, and it is therefore most important that you should receive an acknowledgment of all checks dispatched by you through the post from the persons to whom you send them. In sending checks through the post it is always well to remember that a bona fide holder who gives value for a stolen check, provided it be not tainted with forgery, can sue you, whereas if the words "not negotiable" be written across the check he cannot.

Many people have somewhat hazy notions about out-of-date checks, yet the matter is quite simple. The drawer does not cease to be liable upon the instrument until six years after the date thereupon, though most bankers would probably decline to pay a check that had been outstanding more than six months. The drawer may claim damages from the payee if he can prove that he has suffered loss through his delay.

If a banker return a customer's check when his account in reality is in funds the customer can bring an action against his banker for damages.

BANK NOTES.

The liquidation of the Niagara Bank of Buffalo is under way.

A certificate has been issued authorizing the First National Bank of Pilger, Neb., to begin business with a capital of $25,000.

The Peoples' Deposit Bank of Matthews, Ind., is to be known as the First National Bank of Matthews. It will have $25,000 capital.

A bank is held to have a lien on a deposit of the maker of matured notes which it held. Delhaunty vs. Central Nat. Bank (Sup.), 71 N. Y. Supp. 416.

The proceedings of the eleventh annual convention of the Missouri Bankers' Association held at St. Joseph, Mo., May 22d and 23d, 1901, are out in book form.

The name of the Exchange Bank at Weston, Ohio, has been changed to the Weston Savings Bank. A. E. Royce & Co. are proprietors, and W. R. Noyes is cashier.

The First National Bank of Vassar, Mich., has surrendered its charter and has been incorporated under the state law as the Bank of Vassar. The capital stock, $35,000, has been paid in.

The Controller of the Currency has approved the application of the Hamlin County Bank, of Castlewood, S. D., to convert the bank into the Hamlin County National Bank of Castlewood, with a capital of $25,000.

The Bank of East Jordan, Mich., has been succeeded by the State Bank of East Jordan, which was incorporated with a capital stock of $20,000. Joseph C. Glenn is president and George G. Glenn cashier of the new institution.

The Central Dakota Bank of Arlington, S. D., has been nationalized and will in the future be known as the First National Bank of Arlington. The officers are William P. Allen, president; Charles Whitney, vice-president, and A. T. Blodgett cashier.

The fact that a bank with which a husband deposits the separate funds of his wife knows that the husband is appropriating the money checked out by him does not render the bank a party to the conversion.—Coleman vs. First Nat. Bank (Tex. Civ. App.), 64 S. W. 93.

The Controller of the Currency has declared the following dividends for creditors of insolvent national banks: South Danvers National Bank of Peabody, Mass., 25 per cent, making in all 55 per cent; First National Bank of Niles, Mich., 10 per cent, making in all 50 per cent.

The People's Bank of Sedalia, Mo., with a capital of $50,000, has been absorbed by the Sedalia National Bank, which leaves Sedalia now with three banking institutions, the Bank of Commerce having been absorbed a few months ago by the Citizens' National Bank.

A deed in fraud of creditors, which the statute declares void, is held, in French Lumbering Co. vs. Theriault (Wis.), 51 L. R. A. 910, to be merely voidable and sufficient to prevent the acquisition of a specific lien thereon by a judgment subsequently rendered against the grantor.

The eleventh annual convention of the Ohio Bankers' Association will be held October 23d and 24th, one week later than date first set. Headquarters will be at the Hollenden Hotel, Cleveland. This will no doubt be the greatest meeting of bankers ever held in Ohio, the association having over 500 members.

There is a movement to have the bankers of Georgia, South Carolina, North Carolina and Virginia meet in Savannah next summer. The Savannah Clearing Association has, by unanimous action, requested the executive committee of the Georgia Bankers' Association to call the meeting of that body for next summer in this city.

The committee of the Michigan Bankers' Association has made arrangements for the attendance of a large number of Michigan bankers at the twenty-seventh annual convention of the American Bankers' Association at Milwaukee, September 24th, 25th and 26th. The Michigan people are to rendezvous at Ottawa Beach, Saturday, September 21st, and go by steamer to Milwaukee, Monday morning.

President J. W. Raymond of the Northwestern National Bank says of conditions in Minneapolis and St. Paul:

"The Twin Cities are in an independent financial condition to-day. The crop can be handled so easily by the banks of the two cities that the task can be performed with the greatest ease. This is a part of the prosperity that exists generally. However, it is remarkable, especially when compared with the past hustling of these cities. The last great crop required the banks of Minneapolis and St. Paul to seek money from Eastern sources. I am of the opinion that Minneapolis and St. Paul to-day actually have money to the amount of $175,000,000.

The table of the Treasury Department showing the money in circulation in the country on August 1st for a series of years is as follows:

1901	$2,189,567,149
1900	2,087,353,408
1899	1,931,117,204
1898	1,809,198,344
1897	1,646,471,139
1896	1,514,903,142
1895	1,614,533,786
1894	1,657,574,239
1893	1,611,099,017
1892	1,601,949,325
1891	1,499,647,492
1890	1,431,578,602
1889	1,379,316,177
1885	1,288,632,301
1880	984,122,786
1879	845,740,132

A new law passed by the Pennsylvania legislature, authorizes banks to loan money on the security of bonds and mortgages on real estate, and to invest their funds in bonds, mortgages, notes and other interest-bearing securities and obligations. The full text of the act is as follows: "That banks chartered under the provisions of the laws of the Commonwealth of Pennsylvania be and they are hereby authorized to loan money on the security of bonds and mortgages on unincumbered real estate situated in this state, not in excess of their time deposits and to invest their funds not exceeding twenty-five per centum of their capital stock, surplus and undivided profits, in the purchase of such mortgages; and may also purchase, for investment, any interest-bearing bonds or other obligations of any corporation or individual."

A NEW KIND OF LOAN.

William H. Rogers, one of the best known men in banking circles in New York city, is credited with telling a story of a customer who came to the bank and said he had just declined to make a "Kathleen Mavourneen" loan. In his long experience in banking Mr. Rogers had heard of many varieties of loans, but never one of this genus. So he asked what kind of a loan a "Kathleen Mavourneen" loan was. "One of the sort that 'may be for years and may be forever.'"

FOREIGN EXCHANGE.

The new book, "Foreign Exchange," published by W. K. Brooks, 78 Monroe street, Chicago, has been generally adopted by the leading banks throughout the United States for foreign exchange transactions. The conversion tables are so complete for every kind of foreign money and the explanations so comprehensive, the handling of foreign exchange transactions is made as simple as A B C. We note among the users of this book such leading foreign exchange bankers as Brown Bros. & Co., Knauth, Nachod & Kuhne, August Belmont & Co., Simon Borg & Co., Winslow Lanier & Co., Cuyler, Morgan & Co., Kountze Bros., N. W. Harris & Co., Ladenburg, Thallman & Co., and many others in New York, besides nearly all the leading banks throughout the United States.

The price of the book is $5.50 in cloth and $10 in leather binding, and will be sent to any banker for inspection.

FOR SALE—Bank fixtures, mahogany finish; also directors' table and eight chairs, black walnut. The plan of our present fixtures does not conform to our new banking office, and hence we have to get new ones. Photograph and ground floor plan furnished on application. Address Meridian National Bank, Meridian, Miss.

POSITION WANTED—By married man (28) in a good country bank. Nine years' experience in the banking business; best of references given; will help organize and take stock in a new bank to secure cashiership. Address J. T. K., care of Rand-McNally Bankers' Monthly, Chicago, Ill.

CHICAGO

Milwaukee & St. Paul

RAILWAY.

ELECTRIC LIGHTED TRAINS BETWEEN

Chicago,
Des Moines,
Sioux City,
Omaha,

Chicago,
Milwaukee,
St. Paul,
Minneapolis,

EVERY DAY IN THE WEEK.

All Coupon Ticket Agents sell tickets via Chicago, Milwaukee & St. Paul Ry.

F. A. MILLER, General Passenger Agent,
CHICAGO, ILL.

THE EUREKA CLIP

SIZE No 2

The most useful article ever invented for the purpose. Indispensable to Bookkeepers, Lawyers, Editors, Students, Bankers, Insurance Companies, and Business men generally. Does not mutilate the paper. Can be used repeatedly. In boxes of **100** for **25** cents. To be had of all Booksellers, Stationers, and Notion dealers. Sample card by mail.

Manufactured by

CONSOLIDATED SAFETY PIN COMPANY,

Box 152, Bloomfield, New Jersey.

The Best Paying Investment

the banker can possibly make is the purchase and use of our "PRACTICAL BANK ADVERTISING." Those who are using the work need no further argument to convince *them* of this fact. Price $10, delivered. We await your order.

FREMONT PUBLISHING CO.,
Fremont, Ohio.

"Worth its price to the busy bank officer every time he writes an ad."—MERCHANTS' LOAN & TRUST COMPANY, CHICAGO.

MISSOURI PACIFIC RAILWAY AND IRON MOUNTAIN ROUTE KNOWN AS THE

GREAT SOUTHWEST SYSTEM.

- CONNECTING THE COMMERCIAL CENTERS AND RICH FARMS OF .... **MISSOURI.**
- THE BROAD WHEAT AND CORN FIELDS AND THRIVING TOWNS OF **KANSAS.**
- THE FERTILE RIVER VALLEYS AND TRADE CENTERS OF ..... **NEBRASKA.**
- THE GRAND, PICTURESQUE & ENCHANTING SCENERY AND THE FAMOUS MINING DISTRICT OF **COLORADO.**
- THE AGRICULTURAL, FRUIT, MINERAL AND TIMBER LANDS AND FAMOUS HOT SPRINGS OF **ARKANSAS.**
- THE BEAUTIFUL, ROLLING PRAIRIES AND WOODLANDS OF THE **INDIAN TERRITORY.**
- THE SUGAR PLANTATIONS OF **LOUISIANA.**
- THE COTTON AND GRAIN FIELDS, THE CATTLE RANGES AND WINTER RESORTS OF **TEXAS.**
- HISTORICAL AND SCENIC **OLD AND NEW MEXICO.**
- AND FORMS WITH ITS CONNECTIONS THE POPULAR WINTER ROUTE TO **ARIZONA AND CALIFORNIA**

FOR DESCRIPTION AND ILLUSTRATED PAMPHLETS, LAND FOLDERS ETC. ADDRESS COMPANY'S AGENTS.

C. G. WARNER, Supt. RUSSELL HARDING, Gen'l Pass. & Ticket Agt. H. C. TOWNSEND, G. Pass. Agt.

---

50 YEARS' EXPERIENCE

PATENTS

TRADE MARKS
DESIGNS
COPYRIGHTS &C.

Anyone sending a sketch and description may quickly ascertain our opinion free whether an invention is probably patentable. Communications strictly confidential. Handbook on Patents sent free. Oldest agency for securing patents.

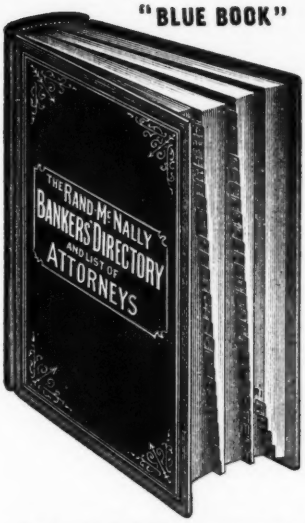
Patents taken through Munn & Co. receive *special notice*, without charge, in the

Scientific American.

A handsomely illustrated weekly. Largest circulation of any scientific journal. Terms, $3 a year; four months, $1. Sold by all newsdealers.

MUNN & Co. 361 Broadway, **New York**

Branch Office, 625 F St., Washington, D. C.



A Copy of the NEW

RAND-McNALLY BANKERS' AND ATTORNEYS' DIRECTORY

IS A NECESSITY IN YOUR INSTITUTION.

26th Year of Publication

ISSUED SEMI-ANNUALLY—
JANUARY AND JULY.

51st Edition Published

CONTENTS.

395 PAGES wherein all of the BANKS and BANKERS in the United States and Canada are listed in alphabetical order according to States, Cities, and Banks; also, a list of Foreign Banks and Bankers.

130 PAGES of TOWNS and VILLAGES (comprising about 90,000 names) without BANKS or ATTORNEYS in the United States and Canada, with their nearest ACCESSIBLE Banking points.

70 PAGES of COMMERCIAL ATTORNEYS (comprising about 9,000 names) in the United States and Canada, recommended by the respective Banks and Bankers; also, a list of Attorneys in Foreign Countries, especially prepared.

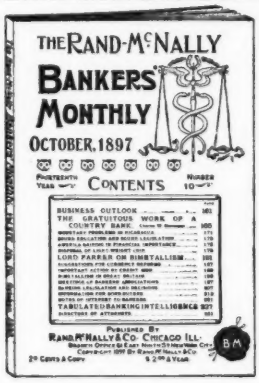
150 PAGES of BANKING and COMMERCIAL LAWS of each State and Territory, and including the Canadian Provinces. Compiled expressly for the DIRECTORY.

70 PAGES of INDEXED COUNTY STATE MAPS, printed in colors (11 x 14), made especially for the Directory (a COMPLETE ATLAS, and worth alone the subscription price of the Bankers' Directory).

25 PAGES of CITY MAPS (11 x 14), comprising the principal cities in the United States

100 PAGES wherein are listed the DIRECTORS of National, State, and Savings Banks and the leading Trust Companies in all the principal cities of the United States and Canada, arranged alphabetically by States, Cities, and Banks.

15 PAGES of Banking information in fore part of the Directory, pertaining to Holidays, Grace, Rates of Postage, Payment of Time and Sight paper, Interest Rate, Etc.—Classified Bankers' List, Bankers' Associations, list of National Bank Examiners, value of Foreign Coins, and Government Statistical Tables, including Public Debt Statement; also, a list of Cashiers and Assistant Cashiers, alphabetically arranged.



THE RAND-McNALLY BANKERS' MONTHLY

ESTABLISHED IN 1877.

CONTAINS ABOUT 130 PAGES EACH ISSUE.

☞ EACH ISSUE contains the latest decisions on technical legal questions affecting commercial interests; also carefully prepared articles by prominent writers on economic subjects, besides a fund of other useful information.

A Practical Magazine, and every Banker should read it regularly.

The BANKERS' MONTHLY lists each Month all of the New Banks, Failures, Re-organizations, Dissolutions, Changes in Titles, Etc.

REPRESENTATIVE ATTORNEYS

IN THE

United States and Canada

Names given in this list may be relied on as being entirely trustworthy and responsible in matters of Commercial Law, Collections, and any Legal Business entrusted to them.

ALABAMA.

Town and County.	Name.
▲Abbeville*• † ..... Henry	J. G. Cowan.
Albertville*• † ... Marshall	E. O. McCord.
Alexander City*• † Talla'ss	P. O. Stevens.
▲Andalusia* .... Covington	Henry Opp.
▲Anniston*• † ..... Calhoun	J. J. WILLETT. Refers to Anniston and First National Banks.
▲Ashland* ..... Clay	Bowie, Dixon & Manning.
▲Ashville* ..... St. Clair	Inzer & Greene.
▲Athens*• † ..... Limestone	W. T. Sanders.
Attalla*• † ..... Etowah	See Gadsden.
Bessemer*• † .... Jefferson	B. C. Jones.
▲Birmingham*• † . Jefferson	B. M. ALLEN. Refers to First National Bank.
" ..... "	GARRETT, UNDERWOOD & THACH, Counsel for Peoples Savings Bank and Tutwiler Coal, Coke & Iron Co.
" ..... "	E. J. SMYER, Attorney for First National Bank, Birmingham Trust & Savings Co., and Continental Gin Co.
" ..... "	JAMES L. TANNER. Refers to First National Bank.
Blocton*• † ..... Bibb	W. H. Logan.
▲Brewton*• † .... Escambia	M. A. RABB.
Bridgeport*• † .... Jackson	J. L. Hackworth.
▲Butler* ..... Choctaw	Edward J. Gilder.
▲Camden*† ..... Wilcox	Miller & Bonner.
▲Carrollton* ..... Pickens	M. L. Stansel.
▲Center* ..... Cherokee	Thomas Bradford.
▲Centerville*• † ..... Bibb	W. W. Lavender.
Citronelle*• † ..... Mobile	See Mobile.
▲Clanton*• † ..... Chilton	Adams & Martin.
▲Clayton*• † ..... Barbour	E. P. Thomas.
Columbia*• † ..... Henry	B. F. REID.
▲Columbiana*• † .... Shelby	Brown & Leeper.
Courtland*• † ... Lawrence	See Moulton.
▲Cullman*• † ..... Cullman	George H. Parker.
▲Dadeville*• † ... Tallapoosa	T. L. Bulger.
▲Daphne* ..... Baldwin	J. J. Clemmons.
▲Decatur*• † ..... Morgan	C. C. HARRIS.
Demopolis*• † .... Marengo	GESNER WILLIAMS.
Dothan*• † ..... Henry	Espy & Farmer.
▲Double Springs* . Winston	P. H. Newman.
▲Edwardsville*• † Cleburne	Merrill & Bridges.
▲Elba*• † ..... Coffee	Hickman & Riley.
Ensley*• † ..... Jefferson	See Birmingham.
Enterprise*• † ..... Coffee	See Elba.
Eufaula*• † ..... Barbour	A. H. MERRILL.
▲Eutaw*• † ..... Greene	McQueen & Harwood.
▲Evergreen*• † .... Conecuh	Farnham & Crum.
Faunsdale*• † .... Marengo	R. M. Douglas.
▲Fayette*• † ..... Fayette	McGuire & Collier.
▲Florence*• † ... Lauderdale	SIMPSON & JONES.
▲Fort Payne*• † ... De Kalb	L. L. Cochran.
Fruithurst*• † .... Cleburne	R. L. Blackmarr.
▲Gadsden*• † ..... Etowah	DORTCH & MARTIN.
▲Geneva*• † ..... Geneva	M. E. Milligan.
▲Greensboro*• † ..... Hale	Tutwiler & Jones.
▲Greenville*• † ..... Butler	Richardson & Hamilton.
▲Grove Hill* ..... Clarke	Lakeland & Wilson.
▲Guntersville*• † . Marshall	J. D. Davis.
▲Hamilton*• ..... Marion	B. R. Fite.
Hartselle*• † ..... Morgan	Porter M. Brindley.
▲Hayneville* ..... Lowndes	Richardson & Whitten.
▲Huntsville*• † .... Madison	ROBERT E. SPRAGINS.
Jacksonville*• † . Calhoun	S. D. G. Brothers.
▲Jasper*• † ..... Walker	Coleman & Bankhead.
▲Lafayette*• † .... Chambers	E. M. OLIVER.
▲Linden* ..... Marengo	W. Cunninghame.
▲Livingston*• † .... Sumter	Altman & Brockway.
▲Luverne*• † .... Crenshaw	Richardson & Bricken.
▲Marion*• † ..... Perry	J. H. Stewart.
▲Mobile*• † ..... Mobile	GREGORY L. & H. T. SMITH. Attorneys for First National Bank.
" ..... "	VAUGHAN & GAILLARD. Practice in all courts. Prompt and persistent attention given to collections and all legal business. Reference: First National Bank and Peoples Bank, Mobile.
▲Monroeville* ..... Monroe	B. L. Hibbard.
Montevallo*• † ..... Shelby	J. M. Reynolds.
¶▲Montgomery*• † . Mont'y	GRAHAM & STEINER. Attorneys for R. G. Dun & Co., Josiah Morris & Co., bankers, and Farley National Bank.
▲Moulton* ..... Lawrence	James I. Abercrombie.
New Decatur*• † .. Morgan	J. C. Eyster.
▲Oneonto*• † ..... Blount	G. W. Darden.
▲Opelika*• † ..... Lee	BARNES & DUKE.
Oxford*• † ..... Calhoun	E. H. Hanna.
▲Ozark*• † ..... Dale	Joseph E. Acker.
Piedmont*• † ..... Calhoun	Cooke & Cooke.
Pratt City*• .... Jefferson	J. B. & C. D. Comstock.
▲Prattville*• † .... Autauga	C. E. O. TIMMERMAN.
Roanoke*• † ..... Randolph	R. E. Taylor.
▲Rockford* ..... Coosa	John W. Batson.
▲Russellville*• † ... Franklin	W. H. KEY.
▲Scottsboro*• † .... Jackson	J. E. Brown.
▲Seale*• † ..... Russell	Boykin & Benton.
▲Selma*• † ..... Dallas	L. E. JEFFRIES. Attorney for Woolsey Banking House, Central City Loan Assn., Cawthon Cotton Mills, and Estelle Cotton Mills.
Sheffield*• † ..... Colbert	R. H. Wilhoyte.
▲St. Stephens* . Washington	C. C. Kimbrough.
Sylacauga*• † .. Talladega	See Talladega.
▲Talladega*• † .... Talladega	WHITSON & GRAHAM.
Thomasville*• † .... Clarke	Norman Gunn.
▲Troy*• † ..... Pike	W. H. PARKS & SON.
▲Tuscaloosa*• † . Tuscaloosa	FOSTER & OLIVER.
▲Tuscumbia*• † ..... Colbert	Isaac Orme.
▲Tuskegee*• † ..... Macon	W. F. Foster
▲Union Springs*• † . Bullock	L. M. MOSELEY.
Uniontown*• † ..... Perry	G. B. Johnston.
▲Vernon* ..... Lamar	Nesmith & Nesmith.
Vinemont ..... Cullman	See Cullman.
Warrior*• † ..... Jefferson	S. C. Davidson.
▲Wedowee* ..... Randolph	R. S. Pate.
▲Wetumpka*• † ..... Elmore	W. P. Gaddis.

ALASKA.

Juneau*•	Lyons & Lyons.
Nome	James Keifer.
▲Sitka*•	BURTON E. BENNETT.
Skagway•	Church & Day.

ARIZONA.

Bisbee*† ..... Cochise	JOSEPH M. O'CONNELL.
▲Flagstaff*• † ..... Coconino	E. E. Ellinwood.
▲Florence*† ..... Pinal	W. R. STONE.
▲Globe*† ..... Gila	P. T. Robertson.
▲Holbrook*• † ..... Navajo	C. O. Anderson.
Jerome*• † ..... Yavapai	HEYWARD M. GIBBES.
▲Kingman*• † ..... Mohave	J. M. Brown.
Mesa*• † ..... Maricopa	George W. Woy.
▲Nogales*• † .... Santa Cruz	E. Williams.
¶▲Phœnix*• † ..... Maricopa	L. H. CHALMERS.
▲Prescott*• † ..... Yavapai	E. M. SANFORD.
Safford*† ..... Graham	See Solomonsville.
▲Solomonsville*† .. Graham	Wiley E. Jones.
▲St. Johns* ..... Apache	Walter G. Scott.
Tempe*• † ..... Maricopa	W. J. Kingsbury.
▲Tombstone*• † .... Cochise	Charles S. Clarke.
▲Tucson*• † ..... Pima	ROCHESTER FORD.
Williams*• † .... Coconino	See Flagstaff.
▲Yuma*• † ..... Yuma	See Phoenix.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

ARKANSAS.

Town and County.	Name.
▲Arkadelphia*•† ..... Clark	BRADLEY & GARRETT.
▲Arkansas City*•†... Desha	F. M. Rogers.
Atkins*•† ..... Pope	Wilson & Brooks.
▲Augusta*•† ..... Woodruff	Stanley & Andrews.
▲Batesville*•†. Indep'dence	JAMES W. BUTLER.
Beebe*•† ..... White	Moore & Moore.
▲Benton*•† ..... Saline	J. W. Westbrook.
▲Bentonville*•†.... Benton	J. A. Rice.
▲Berryville*•..... Carroll	Fancher & Fancher.
Blackrock*•†... Lawrence	Z. M. Cypert.
Booneville* ..... Logan	Ferguson & Barlow.
Brinkley*•† ..... Monroe	C. F. Greenlee.
▲Camden*•†..... Ouachita	SMEAD & POWELL.
▲Centerpoint*..... Howard	W. D. Lee.
▲Charleston*•.... Franklin	T. A. Pettigrew.
▲Clarendon*•†..... Monroe	THOMAS & LEE.
▲Clarksville*•† .... Johnson	McKennon & Patterson.
▲Clinton*..... Van Buren	S. W. Simpson.
▲Conway*•†..... Faulkner	S. FRAUENTHAL.
▲Corning*•†..... Clay	G. B. Oliver.
Dallas* ..... Polk	F. M. Reeves.
▲Danville*..... Yell	Parker & Priddy.
▲Dardanelle* ..... Yell	Crownover & Crownover.
DeQueen*•† ..... Sevier	Collins & Lake.
▲Desarc*..... Prairie	Roberts & Willeford.
▲Devall Bluff*•..... Prairie	McClintock & Langford.
▲DeWitt*•† ..... Arkansas	Gibson & Park.
▲El Dorado*•†..... Union	E. O. MAHONY.
England*•† ..... Lonoke	N. E. Johnson.
▲Eureka Springs*•† Carroll	GEORGE C. CHRISTIAN.
▲Evening Shade*.... Sharp	Davidson & Meeks.
▲Fayetteville*•†. Wash'ton	R. A. VAUGHAN.
Fordyce*•†..... Dallas	R. C. Fuller.
▲Forrest City*•†St. Francis	NORTON & PREWETT.
▲Fort Smith*•† .. Sebastian	YOUMANS & YOUMANS.
Gravette*•† ..... Benton	W. H. Austin.
▲Greenwood*•†. Sebastian	R. P. Powell.
▲Hamburg* ..... Ashley	G. P. GEORGE.
▲Hampton*..... Calhoun	C. L. Poole.
▲Hardy*•† ..... Sharp	C. D. Foster.
▲Harrisburg*•† .... Poinsett	J. J. Mardis.
▲Harrison*•..... Boone	Crump & Crump.
Hazen*•† ..... Prairie	C. S. Proctor.
▲Heber* ..... Cleburne	W. L. Thompson.
▲Helena*•†..... Phillips	QUARLES & MOORE.
Hope*•†..... Hempstead	JAMES H. McCOLLUM.
▲Hot Springs*•†... Garland	WOOD & HENDERSON.
▲Huntsville*..... Madison	W. T. Brooks.
Imboden*•† .... Lawrence	George G. Dent.
▲Jasper* ..... Newton	M. T. Briscoe.
▲Jonesboro*•† .. Craighead	EDWARD H. MATHES.
Junction*•† ..... Union	E. O. Mohoney.
Kingsland*•†... Cleveland	See Rison.
▲Lake City*•..... Craighead	T. H. CARAWAY.
▲Lake Village*..... Chicot	R. M. Gains.
¶▲Little Rock*•† .. Pulaski	W. E. ATKINSON. Practices in all State and Federal Courts. Collections properly attended to.
" ..... "	JOSEPH LOEB. Refers to any bank in Little Rock.
" ..... "	ROSE, HEMINGWAY & ROSE. Refer to any bank in city.
▲Lockesburg* ..... Sevier	Collins & Lake.
▲Lonoke*•† ..... Lonoke	GEORGE SIBLY.
Luxora*..... Mississippi	E. F. GREER.
▲Magnolia*•† .... Columbia	Stevens & Stevens.
▲Malvern*•†... Hot Springs	M. M. DUFFIE.
Mammoth Sp'gs*•† Fulton	C. E. Rhoads.
▲Marianna*•†..... Lee	McCULLOCH & McCULLOCH.
▲Marion*•†... Crittenden	L. P. Berry.
▲Marshall* ..... Searcy	A. Y. Barr.
Maynard* ..... Randolph	See Pocahontas.
▲Melbourne* ..... Izard	J. B. Baker.
▲Mena*•† ..... Polk	MARK P. OLNEY.
▲Monticello*•† ..... Drew	Wells & Williamson.
▲Morrilton*•† ..... Conway	C. ARMSTRONG.
▲Mountain Home*.. Baxter	M. N. Dyer & Son.
▲Mountainview*..... Stone	B. F. Williamson.
▲Mount Ida*. Montgomery	G. Witt.
▲Murfreesboro* ..... Pike	J. C. Pinnix.
Nashville*†..... Howard	W. C. Rodgers.
▲New Lewisville*† L'Fay'te	King & Searcy.
▲Newport*•† ..... Jackson	JOSEPH M. STAYTON.
▲Osceola* ..... Mississippi	G. W. Thomason.
▲Ozark*•† ..... Franklin	W. W. Mansfield.
▲Paragould*•†..... Greene	JOHNSON & LUNA.
▲Paris* ..... Logan	Anthony Hall.
▲Perry* ..... Perry	James A. Vance.
▲Piggott*•†..... Clay	L. Hunter.
▲Pine Bluff*•†.... Jefferson	CRAWFORD & HUDSON. Attorneys for Citizens Bank.
▲Pocahontas*... Randolph	Witt & Schonover.
▲Powhatan*..... Lawrence	L. B. Poindexter.
▲Prescott*•† ..... Nevada	W. V. TOMPKINS.
▲Princeton* ..... Dallas	R. H. Dedham.
Rector*•† ..... Clay	See Piggott.
▲Richmond*.. Little River	J. C. Head.
▲Rison*•†..... Cleveland	W. J. Stanfield.
Rogers*•† ..... Benton	W. C. ROBERTS.
▲Russellville*•†..... Pope	J. T. BULLOCK.
▲Salem*..... Fulton	Charles A. Phillips.
▲Searcy*•†..... White	John T. Hicks.
▲Sheridan*..... Grant	W. D. Brouse.
Siloam Springs*•†. Benton	T. G. Williams.
Springdale*•† Washington	J. L. Long.
▲Star City*..... Lincoln	H. R. Lucas.
Stuttgart*•† .... Arkansas	Edward Pettit.
▲Texarkana*•†..... Miller	WEBBER & WEBBER.
▲Van Buren*•† .. Crawford	JESSE TURNER.
▲Vanndale*•† ..... Cross	O. N. Killough.
▲Varner*•† ..... Lincoln	G. H. Joslyn.
Waldo*•† ..... Columbia	See Magnolia.
▲Waldron* ..... Scott	John W. Goolsby.
▲Walnut Ridge*•†. Lawr'ce	Phillips & Beakley.
▲Warren*•†..... Bradley	W. S. Goodwyn.
▲Washington*† Hempstead	David B. Conway.
Wittsburg ..... Cross	See Vanndale.
Wynne*•† ..... Cross	J. T. Patterson.
▲Yellville*..... Marion	J. C. Floyd.

CALIFORNIA.

Town and County.	Name.
Alameda*•†..... Alameda	E. K. TAYLOR.
▲Alhambra*.. Los Angeles	A. S. Halsted.
▲Alturas* ..... Modoc	Goodwin & Stewart.
▲Anaheim*•† ..... Orange	Richard Melrose.
▲Antioch*•†.. Contra Costa	Hartley & Abbott.
Arcata*..... Humboldt	George W. Hopkins.
▲Auburn*•† ..... Placer	J. M. FULWEILER.
Azusa*•† ..... Los Angeles	W. H. Davies.
▲Bakersfield*•† ..... Kern	T. M. McNAMARA.
Benicia*•† ..... Solano	C. P. Stevens.
Berkeley*•†..... Alameda	W. N. WASTE.
Biggs*•†..... Butte	F. F. Carnduff.
Bodie*•..... Mono	See Bridgeport.
▲Bridgeport*..... Mono	J. E. Goodall.
Calistoga*•† ..... Napa	See Napa.
Cambria*•†... San Luis Ob.	B. H. Franklin.
Campbell*•† .. Santa Clara	See San Jose.
Cayucos*•†... San Luis Ob.	See San Luis Obispo.
Cedarville* ..... Modoc	See Susanville.
Chico*•† ..... Butte	F. C. LUSK.
Cloverdale*•† .... Sonoma	H. H. McKoon.
Colton*•†. San Bernardino	Thomas D. Hamilton
▲Colusa*•† ..... Colusa	U. W. BROWN.
Corona* ..... Riverside	G. R. Freeman.
Covina*•†.... Los Angeles	See Los Angeles.
▲Crescent City*•. Del Norte	Childs & Hart.
Dixon*•†..... Solano	A. Manning.
Downey*•†... Los Angeles	J. H. Ardis.
▲Downieville*•† .... Sierra	F. R. WEHE.
Dutchflat*•†..... Placer	W. P. Snowden.
Elsinore*•†.... Riverside	Collier & Evans.
Escondido*•†.. San Diego	See San Diego.
▲Eureka*•†..... Humboldt	J. N. GILLETT.
▲Fairfield*•†..... Solano	Coghlan & Harvey.
Fallbrook*•†... San Diego	See San Diego.
Ferndale*•†.... Humboldt	James Smith.
Folsom*•† ... Sacramento	See Sacramento.
Forest*•†..... Sierra	See Nevada City.
Foresthill*•†..... Placer	See Auburn.
Fort Bragg*•† Mendocino	See Ukiah.
Fort Jones*•† ... Siskiyou	I. A. Reynolds.
▲Fresno*•†..... Fresno	F. E. COOK.
Fullerton*•† ..... Orange	H. C. Head.
Garlock* ..... Kern	George W. Fox.
Gilroy*•†..... Santa Clara	J. C. Zuck.
Gonzales*•† .... Monterey	S. W. Mack.
Grass Valley*•†.... Nevada	C. W. KITTS.
Gridley*•†..... Butte	R. C. Long.
Guadalupe*•†. Santa Barb.	See Santa Maria.
▲Hanford*•† ..... Kings	J. W. Hudson.
Haywards*•† .... Alameda	J. A. Collins.
Healdsburg*•† ... Sonoma	J. W. Rose.
Hemet*•† ..... Riverside	P. C. Little.
▲Hollister*•† ... San Benito	BRIGGS & HUDNER.
Hueneme*•† .... Ventura	T. H. Merry.
▲Independence*•† .... Inyo	P. H. Mack.
Ione*•† ..... Amador	See Jackson.
▲Jackson*•† ..... Amador	J. W. Caldwell.
▲Lakeport*•..... Lake	T. B. Bond.
Lemoore*•†..... Kings	W. D. Maddin.
Livermore*•†.... Alameda	G. W. Langan.
Lodi*•† ..... San Joaquin	See Stockton.
Lompoc*•. Santa Barbara	Fox & Sheridan.
Longbeach*•† .. Los Ang's	E. C. Denio.
▲Los Angeles*•†. Los Ang's	CHAS. L. BATCHELLER. Reference: First National Bank.
" ..... "	FLINT & BARKER, Attorneys for LosAngeles National Bank.
" ..... "	LEON F. MOSS. Reference: First National Bank.
Los Gatos*•† . Santa Clara	W. M. Beggs.
▲Madera*•†..... Madera	Francis A. Fee.
▲Mariposa*•† .... Mariposa	J. W. Congdon.
▲Markleeville* ..... Alpine	See Placerville.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Martinez*†.Contra Costa	W. S. Tinning.
▲Marysville*† ..... Yuba	FORBES & DINSMORE.
Mendocino*†.Mendocino	M. J. Byrnes.
▲Merced*†.....Merced	J. W. KNOX.
▲Modesto*† ....Stanislaus	NEEDHAM & DENNETT.
Monrovia*†.Los Angeles	C. E. Slosson.
Monterey*†.....Monterey	S. F. Gell.
▲Napa*†.....Napa	JOHN T. YORK.
National City*† San D'go	See San Diego.
▲Nevada City*† ...Nevada	T. FORD.
North Ontario*†SanBern	See Ontario.
North San Juan*†Nevada	See Nevada City.
Oakdale*†..... Stanislaus	See Modesto.
▲Oakland*† .....Alameda	METCALF & METCALF.
Oceanside*† . San Diego	See San Diego.
Ontario*†San Bernardino	E. H. Joliffe.
Orange*†..... Orange	See Santa Ana.
Orland*†.....Glenn	See Willows.
▲Oroville*†.....Butte	John Gale.
Oxnard*● .....Ventura	See Ventura.
Pacific Grove*†Monterey	E. C. Smith.
Paloalto*†....Santa Clara	Joseph Hutchinson.
Pasadena*†..Los Angeles	G. A. GIBBS.
Paso Robles*†† San L. Ob.	G. & A. Webster.
Petaluma*†.....Sonoma	HASKELL & DENNY.
▲Placerville*†..El Dorado	Irwin & Irwin.
Pleasanton*†... Alameda	T. W. Harris.
Pomona*† ..Los Angeles	J. A. GALUP.
Porterville*†.....Tulare	J. F. Boller.
▲Quincy*†.....Plumas	Goodwin & Webb.
Randsburg*● .....Kern	C. H. Wynn.
▲Redbluff*†.....Tehama	JOHNSON & CHASE.
▲Redding*†.....Shasta	WATSON & BUSH.
Redlands*† San Bern'rd'o	F. C. PRESCOTT.
▲Redwood City*†S'nM'teo	George C. Ross.
▲Riverside*†.....Riverside	P. S. CASTLEMAN.
¶▲Sacramento*† ..Sacra'o	L. T. HATFIELD.
▲Salinas*† ..... Monterey	DAUGHERTY & LACEY.
▲San Andreas*†.Calaveras	F. J. Solinsky.
▲San Bernardino*†San B'o	OTIS & GREGG.
▲San Diego*●†...San Diego	OSCAR A. TRIPPET. Attorney for First National Bank.
▲San Francisco*●†...San F.	CHICKERING & GREGORY, 222 Sansome St. Attorneys for California Fruit Growers Assn., and Hawaiian Com'l & Sugar Co.
" ..... "	CORBET & GOODWIN, 331 Pine St. References: E. H. Rollins & Sons, Boston and San Francisco, and First National Bank, San Francisco.
" ..... "	GORDON & YOUNG, 14 Sansome St. Attorneys for Germania Trust Co. and Swiss American Bank.
" ..... "	H. C. SCHAERTZER, 530 California St. Practices in the State and Federal Courts. Refers to local State and Federal Judiciary.
" ..... "	ALFRED H. YORDI. Safe Deposit Building. General practice. Correspondence solicited. References: Mutual Savings Bank, Italian-American Bank.
San Jacinto*†. Riverside	T. T. Forteous.
▲San Jose*●†...Santa Clara	C. L. WITTEN. General law practice. Refers to banks and business houses.
San Leandro*●†..Alameda	John Black.
▲San Luis Obispo*●†S.L.Ob	VENABLE & GOODCHILD.
San Mateo*●† ..San Mateo	C. N. Kirkbride.
San Miguel*●†..S. Luis Ob	G. & A. Webster.
San Pedro*●† Los Angeles	W. H. Savage.
▲San Rafael*●†.....Marin	HEPBURN WILKINS.
▲Santa Ana*●†.....Orange	E. E. Keech.
▲Santa Barbara*●†S'nta B'a	HENLEY C. BOOTH.
Santa Clara*●† Santa Clara	D. Henderson.
▲Santa Cruz*●† .Santa Cruz	LINDSAY & NETHERTON.
Santa Maria*●†Santa Bar'a	T. R. Finley.
Santa Monica*●†Los Ang's	Tanner & Taft.
Santa Paula*●† ...Ventura	See Ventura.
▲Santa Rosa*●† ....Sonoma	J. R. LEPPO.
Sebastopol*● .....Sonoma	James A. Stidger & Son.
Selma*●†.....Fresno	E. E. Shepard.
Sonoma*●† .....Sonoma	R. R. Poppe.
▲Sonora*●†.....Tuolumne	F. W. STREET.
So. Riverside†..Riverside	See Corona.
St. Helena*●.....Napa	Thomas Watt.
▲Stockton*●†..San Joaquin	JOSHUA B. WEBSTER.
Suisun City*●†.....Solano	George A. Lamont.
▲Susanville*●† .....Lassen	Goodwin & Goodwin.
Sutter Creek*●† .Amador	See Jackson.
Tehachapi*●†..... Kern	See Bakersfield.
Templeton*●†..S. Luis Ob.	See Paso Robles.
Tomales*●† .....Marin	Fred Woodworth.
Truckee*●† ..... Nevada	C. F. McGlashan.
Tulare*●† ..... Tulare	DAVIS & ALLEN.
Tustin*●† ..... Orange	See Santa Ana.
▲Ukiah*●† .....Mendocino	J. A. Cooper.

Town and County.	Name.
Vacaville*●† ..... Solano	R. Barcar.
Vallejo*●†.....Solano	L. G. HARRIER.
Valleyford*●† ....Sonoma	See Santa Rosa.
▲Ventura*●† ..... Ventura	THOMAS O. TOLAND.
▲Visalia*●† .....Tulare	MILLER & HANNAH.
Watsonville*●† Santa Cruz	Holbrook & Maher.
▲Weaverville*● .... Trinity	James W. Bartlett.
Wheatland*●† .....Yuba	E. T. Manwell.
Whittier*●† ..Los Angeles	WM. M. HIATT.
Williams*●† .....Colusa	See Colusa.
▲Willow*●† ..... Glenn	Frank Moody.
Winters*●† ..... Yolo	Philip Bruton.
▲Woodland*●† ..... Yolo	ARTHUR C. HUSTON.
▲Yreka*●†.....Siskiyou	Gillis & Tapscott.
▲Yuba City*●†.....Sutter	M. E. Sanborn.

COLORADO.

▲Akron*●†.... Washington	August Muntzing.
Alamosa*●† ..... Conejos	W. E. Cox.
Alma*●†.....Park	See Fairplay.
Amethyst*† ..... Mineral	Albert L. Moses.
▲Aspen*●†.... .....Pitkin	R. G. WITHERS.
Berthoud*●† .....Larimer	See Fort Collins.
▲Boulder*●†..... Boulder	S. S. DOWNER.
▲Breckenridge*●†. Summit	J. W. Swisher.
Brighton*●† ....Arapahoe	W. G. Lovelace.
Brush*●†.....Morgan	See Fort Morgan.
▲Buenavista*●†.....Chaffee	G. K. HARTENSTEIN.
▲Burlington*●†.Kit Carson	See Denver.
▲Canon City*●†...Fremont	WALDO & DAWSON.
Carbondale*●†... Garfield	See Glenwood Springs.
▲Castlerock*●†.... Douglas	A. G. Webster.
▲Central City*●†.....Gilpin	CHASE WITHROW.
▲Cheyenne Wells*†Chey'ne	C. L. Spere.
▲Colorado Spr'gs*●†ElPaso	J. E. McINTYRE. Corporation and mercantile law.
▲Conejos*† ..... Conejos	See Alamosa.
▲Cortez*.....Montezuma	C. W. Blackmer.
Craig*..... .....Routt	L. L. Breeze.
▲Creede*●†.....Mineral	A. L. MOSES.
CrestedButte*●†Gunnison	Metzler Bros.
▲Cripplecreek*●†.....Teller	J. MAURICE FINN.
▲Del Norte*●†..Rio Grande	George P. Wilson.
▲Delta*●†..... ..... Delta	GEORGE STEPHAN.
¶▲Denver*●† .... Arapahoe	BARTELS & BLOOD, Peoples Bank Bldg. Attorneys for the Colorado National Bank.
" ..... "	BICKSLER, McLEAN & BENNETT, Equitable Bldg. Colorado counsel for American Surety Co. of New York.
" ..... "	THOS. H. HOOD, Equitable Bldg. Refers to First National Bank.
" ..... "	CAESAR A. ROBERTS, Cooper Bldg. Mines and corporations. References: Justices, State Supreme Court.
" ..... "	ROGERS, CUTHBERT & ELLIS, Boston Bldg. Denver attorneys for R. G. Dun & Co.
" ..... "	STUART D. WALLING. Ernest & Cranmer Building. Attorney for Denver National Bank.
" ..... "	WOLCOTT & VAILE. General counsel for the D. & R. G. R.
Dolores*●†... Montezuma	See Cortez.
▲Durango*●† .....La Plata	O. S. Galbreath.
Eaton*●† .....Weld	See Greeley.
El Dora*.....Boulder	B. W. Coleman.
▲Fairplay*●†.....Park	CHARLES A. WILKIN.
Florence*●†.....Fremont	JOHNSON & KILLIAN.
▲Fort Collins*●†.. Larimer	GEORGE W. BAILEY.
▲Fort Morgan*●†.. Morgan	E. E. Williams.
Fowler*●† ..... Otero	See La Junta.
Garrison†.....Costilla	See Alamosa.
▲Georgetown*●† Cl'r Creek	J. J. WHITE.
Gilletts*●† .....Teller	C. A. Gillete.
▲Glenwood Sp'gs*●†Garf'ld	E. T. TAYLOR.
▲Golden*●†.....Jefferson	W. A. Dier.
Granada*●† .....Prowers	W. O. Merrill.
▲Grand Junction*●†..Mesa	SAMUEL G. McMULLIN.
▲Greeley*●†.... .....Weld	H. N. HAYNES.
▲Gunnison*●†....Gunnison	DEXTER T. SAPP.
Holly*●† ....Prowers	J. S. McMurtry.
▲Holyoke*●†.....Phillips	J. S. Bennett.
Hooper*●†..... .....Costilla	David M. Cox.
Hotchkiss*●.....Delta	Charles L. Pike.
▲Hugo*●†.....Lincoln	T. J. Edwards.
Idaho Spr'gs*●†Cl'r Creek	A. D. BULLIS.
Idalia.....Arapahoe	M. K. Scott.
▲Julesburg*●†... Sedgwick	E. D. Hamilton.
▲Kiowa*.....Elbert	See Denver.
▲Lajunta*●†..... .....Otero	W. R. GIBSON.
▲Lake City*●†.....Hinsdale	Brown & Nourse.
▲Lamar*●† .....Prowers	C. C. Goodale.
▲Las Animas*●†.....Bent	A. M. Lambright.
▲Leadville*●† .....Lake	WILLIAM H. NASH.
Littleton*●† ....Arapahoe	See Denver.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Longmont*•†.....Boulder	H. M. MINOR.
Loveland*•†.....Larimer	Lyman Porter.
Mancos*•†.....Montezuma	See Cortez.
Manzanola*•†.....Otero	Horace B. Dye.
▲Meeker*.....Rio Blanca	J. L. Gray.
Monte Vista*•†Rio Grande	Jesse Stephenson.
▲Montrose*•†.....Montrose	S. S. Sherman.
New Windsor*†.....Weld	Geo. J. Rowne.
▲Ouray*•†	STORY & STORY.
Pitkin*•† .....Gunnison	See Gunnison
▲Pueblo*•†.....Pueblo	WILLIAM B. VATES. References: Western National Bank and First National Bank.
▲Redcliff*•† .....Eagle	A. R. Brown.
▲Rico*•† .....Dolores	JOHN KNOWLES.
Ridgway*•† .....Ouray	See Ouray.
Rifle*•†.....Garfield	See Glenwood Springs.
Rockyford*•†.....Otero	R. S. Beall.
▲Saguache* .....Saguache	W. E. Cox.
Salida*•† .....Chaffee	A. R. MILLER.
▲San Luis*.....Costilla	See Alamosa.
▲Sheridan Lake*•†..Kiowa	J. S. Booher.
▲Silvercliff*†.....Custer	John T. McNeeley.
▲Silverton*•† ....San Juan	EDGAR BUCHANAN.
▲Springfield*†.....Baca	See Trinidad.
Steamboat Spr.*....Routt	J. R. Harding.
▲Sterling*•† .....Logan	SMITH A. BURKE.
Stockyards.....Arapahoe	F. C. Goudy.
▲Sulphur Springs* ..Grand	J. N. Pettingill.
▲Telluride*•† ...San Miguel	L. C. KINIKIN.
▲Trinidad*•† ..Las Animas	A. C. McCHESNEY.
Victor*•† .....Teller	J. W. HUFF.
▲Walsenburg*•† .Huerfano	P. W. Sweeney.
Westcliffe* .....Custer	J. G. Schweigert.
Windsor*†.....Weld	See Greeley.
Wray*•† .....Yuma	See Akron.
▲Yuma*•†.....Yuma	See Akron.

CONNECTICUT.

Town and County.	Name.
Andover*•†.....Tolland	M. P. Yoemans.
Ansonia*•†... New Haven	MUNGER & MUNGER.
Berlin*•† .....Hartford	See New Britain.
Bethel*•† .....Fairfield	See Danbury.
Bloomfield*•† ...Hartford	See Hartford.
Branford*•†..New Haven	Harry W. Doolittle.
▲Bridgeport*•† ...Fairfield	HALL & HILL.
Bristol*•† .....Hartford	See Hartford.
Brookfield*•†.....Fairfield	See Danbury.
Brooklyn*†.....Windham	See Danielson.
Buckland*. .....Hartford	See Hartford.
Canaan*•† .....Litchfield	J. H. Koraback.
Canton*†.....Hartford	See Hartford.
Central Village*•†W'dh'm	See Danielson.
Chester*•†..... Middlesex	Willcox & Tyler.
Clinton*•†.....Middlesex	Charles A. Pelton.
Colchester*•†...New Lon.	E. S. Day.
Collinsville*•† ..Hartford	Oliver Case.
Cornwall*•† .....Litchfield	See Litchfield.
Cromwell*•†...Middlesex	See Middletown.
▲Danbury*•†.....Fairfield	TWEEDY, SCOTT & WHITTLESEY.
Danielson*•† ...Windham	ARTHUR G. BILL.
Deepriver*•† ..Middlesex	R. W. Tyler.
Derby*•† .....New Haven	WOOSTER, WILLIAMS & GAGER.
Durham* .....Middlesex	See Middletown.
East Haddam*† ..Mid'sex	Julius Attwood.
East Hartford*•†Hartford	See Hartford.
East Lyme*•†NewLondon	See New London.
Elmwood*• .....Hartford	See Hartford.
Enfield*•† .....Hartford	J. W. Thompson.
Essex*•† .....Middlesex	James Phelps & Sons.
Fairfield*•† .....Fairfield	Bacon Wakeman.
Falls Village*•† Litchfield	See Salisbury.
Farmington*†....Hartford	See Hartford.
Glastonbury*•†. Hartford	See Hartford.
Granby*•†.....Hartford	See Hartford.
Greenwich*•†....Fairfield	R. JAY WALSH.
Groton*†....New London	See New London.
Guilford*•† ...New Haven	See New Haven.
▲Haddam*•† ....Middlesex	See Middletown.
¶▲Hartford*•†... Hartford	HUNGERFORD, HYDE, JOSLYN & GILMAN, 49 Pearl St. Attorneys for Hartford National Bank and R. G. Dun & Co.
" ..... "	SPERRY & McLEAN, Aetna Life Bldg. Attorneys for The Aetna Life Insurance Co., The Aetna National Bank, and the United States Bank.
Hazardville* ....Hartford	See Thompsonville.
Higganum*•† ..Middlesex	G. B Carlson.
Jewett City*•† .New Lon.	See Norwich.
Kensington*† ...Hartford	See Hartford.
Lakeville*•† .....Litchfield	See Salisbury.
▲Litchfield*•†.....Litchfield	WOODRUFF & WOODRUFF.
Lyme*•†.....New London	See New London.
Manchester*•† ..Hartford	See South Manchester.
Meriden*•† ...New Haven	CORNELIUS J. DANAHER.
▲Middletown*•† ...Mid'sex	WARNER, WILLCOX & TYLER.
Milford*•†...New Haven	George M. Gunn.
Moodus*† .....Middlesex	See East Haddam.
Mystic*•† ...New London	LEMUEL CLIFT.
Naugatuck*•†New Haven	JOHN M. SWEENEY.
New Britain*•†..Hartford	B. F. GAFFNEY.
New Canaan*•†..Fairfield	See Stamford.
New Hartford*•† Litchf'ld	F. A. Jewell.
▲New Haven*•† .New Hav.	WATROUS & DAY, 153 Church St. Attorneys for City Bank; general law practice; collections.
" ..... "	WILLIAM A. WRIGHT. General law and collections. Refers to First National Bank.
▲New London*•†.NewLon.	ALFRED COIT.
Newington*†....Hartford	See Hartford.
▲New Milford*•† Litchfield	Frank W. Marsh.
Newtown*•†.....Fairfield	Charles H. Northrop.
Norfolk*•† .....Litchfield	R. B. Stoeckel.
North Haven*•†New Hav.	See New Haven.
North Manchester†. Hart.	See South Manchester.
Norwalk*•†.....Fairfield	WARNER & GOLDSMITH.
▲Norwich*•†..New London	J. J. DESMOND. Refers to any bank in Norwich.
Orange*•† ....New Haven	See New Haven.
Parkville†.....Hartford	See Hartford.
Plainfield*•†....Windham	See Putnam.
Plainville*•† ....Hartford	See New Britain.
Portland*•† ....Middlesex	John M. Murdoch.
▲Putnam*•† ....Windham	EDGAR M. WARNER.
Ridgefield*•† ....Fairfield	See Danbury.
Rockville*•†.....Tolland	B. H. BILL.
Roxbury*†.....Litchfield	See New Milford.
Salem* .....New London	See Norwich.
Salisbury*•† ....Litchfield	Warner & Lander.
Saybrooke*•† ..Middlesex	See Deep River.
Seymour*•† ..New Haven	Clifford J. Atwater.
Sharon*† .....Litchfield	See Litchfield.
Shelton*†.....Fairfield	E. L. Staples.
Simsbury*•†.....Hartford	See Hartford.
Southington*•† .Hartford	Marcus H. Holcomb.
So. Manchester*•† ..Hart.	Charles R. Hathaway.
So. Norwalk*•†..Fairfield	See Norwalk.
Southport*•† ....Fairfield	John H. Perry.
South Windsor*•Hartford	See Hartford.
Stafford Spr.*•† ..Tolland	J. H. Reed.
Stamford*•† .....Fairfield	HART & KEELER.
Stonington*•†..New Lon.	H. A. Hull.
Stratford*•† .....Fairfield	Charles H. Peck.
Suffield*•† ..... Hartford	Hugh M. Alcorn.
Thomaston*•†...Litchfield	F. W. Etheridge.
Thompson*•† ..Windham	Charles E. Searles.
Thompsonville*•†...Hart.	C. H. BRISCOE.
▲Tolland*† ..... Tolland	Edwin S. Agard.
Torrington*•†..Litchfield	B. E. Higgins.
Unionville*•† ...Hartford	George E. Taft.
Vernon*•† .....Tolland	See Rockville.
Wallingford*•† New Hav.	Leverett M. Hubbard.
▲Waterbury*•† New Haven	BRONSON & MINOR.
Watertown*•...Litchfield	Charles G. Root.
West Cornwall*•†..Litch.	L. J. Nickerson.
Westhaven*•†..New Hav.	See New Haven.
Westport* .....Fairfield	See Bridgeport.
West Winsted*†..Litch'f'd	See Winsted.
Wethersfield*•† .Hartford	See Hartford.
▲Willimantic*•† .Windham	GEORGE W. MELONY.
Winchester* ....Litchfield	See Winsted.
▲Windham*• ....Windham	See Willimantic.
Windsor*•†.....Hartford	See Hartford.
Windsor Locks*•† ..Hart.	J. Warren Johnson.
▲Winsted*•† .....Litchfield	WILBUR G. MANCHESTER.
Woodbury*†.....Litchfield	Huntington & Warner.
Woodstock*....Windham	See Putnam.
Yantic*•†....New London	See Norwich.

DELAWARE.

Town and County.	Name.
Clayton*•† .....Kent	See Dover.
Delaware City*•†NewCas.	T. B. Heisel.
Delmar*•† ..... Sussex	See Salisbury, Md.
¶▲Dover*•† .....Kent	ROBERT H. VAN DYKE.
▲Georgetown*•† ....Sussex	Woodburn Martin.
Harrington*•† ..... Kent	See Dover.
Laurel*•†..... Sussex	See Georgetown.
Lewes*•† ..... Sussex	Charles W. Whiley, Jr.
Middletown*•† NewCastle	Martin B. Burris.
Milford*•†..... Kent	W. F. Causey & Son.
Milton*•..... Sussex	Wm. F. Causey.
Newark*•†....New Castle	O. B. Evans.
New Castle*•† New Castle	JOHN H. RODNEY.
Newport*•†...New Castle	S. T. Townsend, Jr.
Odessa*.....New Castle	See Wilmington.
Seaford*•† ..... Sussex	See Georgetown.
Smyrna*•† ..... Kent	See Dover.
▲Wilmington*•† NewCastle	HARRY EMMONS.
" ..... "	L. C. VANDEGRIFT.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

DISTRICT OF COLUMBIA.

Town and County.	Name.
▲Anacostia*†.....D. C.	See Washington.
Georgetown*†.....D. C.	CHARLES H. CRAGIN.
¶▲Washington*† .... D. C.	BLAIR & THOM, Columbian Bldg. Refer to all Banks.
" ..... "	CHAPIN BROWN, 323 Four-and-a-Half St. Attorney at Law; mercantile collections; business before the general land office and pension office a specialty.
" ..... "	KNIGHT BROS., McGill Bldg. Solicitors of U. S. and foreign patents; counselors in patent causes; mechanical and patent law experts.
" ..... "	JOHN B. LARNER, 1325 F St. Attorney for Washington Loan & Trust Co., National Metropolitan Bank, Woodward & Lothrop, and National Bank of the Republic.
" ..... "	JAMES F. MULLALY, Warder Bldg. Reference: Washington Loan & Trust Co.

FLORIDA.

Town and County.	Name.
▲Apalachicola*†.Franklin	H C. Hicks.
▲Arcadia*†.....De Soto	FORRESTER & BURTON.
Avonpark*.....De Soto	C. D. Knapp.
▲Bartow*†.....Polk	WILSON & WILSON.
▲Blountstown*● ....Calhoun	See Marianna.
▲Braidentown*†.Manatee	J. J. STEWART.
▲Bristol*● .....Liberty	See Tallahassee.
▲Bronson*† .....Levy	E. A. Pinnell.
▲Brooksville*† .Hernando	W. S. Jennings.
Cedar Keys*†.....Levy	E. J Lutterloh.
Cocoa*† .....Brevard	See Titusville.
▲Crawfordville*† .Wakulla	See Tallahassee.
▲Dade City*†.....Pasco	J. A. Hendley.
Daytona*†.....Volusia	C. H. Spencer.
▲De Funiak Spgs*†Walt'n	S. K. Gillis.
▲Deland*†.....Volusia	Stewart & Bly.
Eustis*†.....Lake	B. S. Weeks.
▲Fernandina*† ....Nassau	H. J. BAKER.
Fort Meade*†.....Polk	W. S. Athens.
▲Gainesville*†....Alachua	W. C. JACKSON.
▲Greencove Spgs*† ..Clay	See Jacksonville.
Interlachen*†....Putnam	See Palatka.
▲Inverness*†.....Citrus	I. M. Barton.
▲Jacksonville*† .... Duval	COOPER & COOPER. General law practice. Attorneys for the National Bank of Jacksonville.
" ..... "	M. C. JORDAN. Practices in all Courts. Reference: Bank of Jacksonville.
▲Jasper*† .....Hamilton	Johnson & Johnson.
Juno*.....Dade	A. E. Heyser.
▲Key West*†.....Monroe	GEORGE W. ALLEN.
▲Kissimmee*† ....Osceola	See Orlando.
▲Lake City*†....Columbia	ROBERTSON & SMALL.
Lakeland*†.....Polk	P. Tucker.
Leesburg*† .....Lake	Tinnon & McNamee.
▲Live Oak*†....Suwannee	B. B. Blackwell.
▲Macclenny*†.....Baker	See Jacksonville.
▲Madison*†.....Madison	C. B. ASHLEY.
▲Marianna*†.....Jackson	Carter Wilson & Boone.
▲Mayo* .....Lafayette	George W. Breare.
Melbourne*† ....Brevard	See Titusville.
▲Miami*† .....Dade	ROBBINS & GRAHAM CO.
▲Milton*† .....Santa Rosa	E. Amos.
▲Monticello*† .. Jefferson	D. A. Finlayson.
▲Myers*● .....Lee	See Punta Gorda.
▲Ocala*† ..... Marion	W. S. BULLOCK.
Orange City*†....Volusia	A. M. Bailey.
▲Orlando*† .....Orange	MASSEY & WARLOW.
▲Palatka*† .....Putnam	DAVIS & HILBURN.
Palmbeach*† .....Dade	W. I. Metcalf.
Palmetto*† .....Manatee	See Braidentown.
▲Pensacola*† ...Escambia	BLOUNT & BLOUNT.
▲Perry*.....Taylor	See Madison.
Punta Gorda*† .. De Soto	I. H. Trabue.
▲Quincy*† ..... Gadsden	P. W. White.
Sanford*† .....Orange	T. E. WILSON.
▲Stanton*● .....Marion	See Ocala.
▲Starke*† .....Bradford	J. T. Wills.
▲St. Augustine*† .St. John	W. W. DEWHURST.
St. Petersb'g*† .Hillsboro	A. Macleod.
▲Sumterville*● .....Sumter	A. C. Clark.
¶▲Tallahassee*† ..... Leon	R. W. WILLIAMS.
▲Tampa*† .....Hillsboro	FRANK M. SIMONTON.
Tarpon Spgs*† .Hillsboro	See Tampa.
▲Tavares*† .....Lake	J. F. Brown.
▲Titusville*† .....Brevard	F. J. Webb.
▲Vernon .....Washington	See Marianna.
West Palmbeach*† Dade	See Palmbeach.
Westville*† .....Holmes	W. T. Bludworth.

GEORGIA.

Town and County.	Name.
▲Abbeville*† .....Wilcox	T. L. Holton.
Acworth*† .....Cobb	J. J. Northcott.
Adairsville*† ....Bartow	See Cartersville.
Adel*† .....Berrien	See Tifton.
▲Albany*† .....Dougherty	D. H. POPE & SON.
▲Alpharetta* .....Milton	J. P. Brooke.
▲Americus*† .....Sumter	ELLIS & ELLIS.
▲Appling* .....Columbia	See Augusta.
Arlington*† .....Calhoun	W. D. Sheffield.
▲Athens*† .....Clarke	STRICKLAND & GREEN.
¶▲Atlanta*† .....Fulton	WILLIAM D. ELLIS, Prudential Bldg. Attorney for the Fourth National Bank; Atlanta Trust & Banking Co.
" ..... "	ROBERT WARE GRASTY, Equitable Bldg. References: Fourth National Bank; Cashier, Maddox Rucker Banking Co., Atlanta.
▲Augusta*† ....Richmond	WM. H. BARRETT. Refers to any bank in Augusta.
" ..... "	P. C. O'GORMAN. Refers to local banks.
▲Bainbridge*† ....Decatur	R. B. RUSSELL.
Barnesville*† .....Pike	W. W. LAMBDIN.
▲Baxley*† .....Appling	J. H. Thomas.
▲Blackshear*† .....Pierce	R. G. Mitchell, Jr.
▲Blairsville* .....Union	J. A. Butt.
▲Blakely*† .....Early	R. H. Powell & Son.
▲Blueridge*† .....Fannin	O. R. Dupree.
Boston*† .....Thomas	See Thomasville.
▲Brunswick*† .....Glynn	W. E. KAY.
▲Buchanan*† ... Haralson	See Tallapoosa.
▲Buena Vista*† ....Marion	George P. Monro.
Buford*† .....Gwinnett	J. O. H. Brown.
▲Butler*† .....Taylor	O. M. Colbert.
▲Calhoun*† .....Gordon	F. A. Cantrell.
▲Camilla*† .....Mitchell	S. S. Bennett.
▲Canton*† .....Cherokee	William A. Teasley.
▲Carnesville* .....Franklin	W. R. Little.
▲Carrollton*† .....Carroll	R. D. Jackson.
▲Cartersville*† ....Bartow	J. H WIKLE.
▲Cedartown*† .....Polk	J. A. Blance.
Chipley *† .....Harris	See Greenville.
▲Clarkesville*†Habersh'm	J. C. Edwards.
▲Clayton* .....Rabun	R. E. A. Hamby.
▲Cleveland* .....White	I. L. Oakes.
▲Clinton. .....Jones	W. E. Lester.
▲Clyde .....Bryan	See Savannah.
Cochran*† .....Pulaski	See Hawkinsville.
▲Colquitt*† .....Miller	C. C. Bush.
▲Columbus*† .. Muscogee	McNEILL & LEVY. Attorneys for National Bank of Columbus.
" ..... "	WILLIAM A. WIMBISH. Attorney Third National Bank.
Comer*† .....Madison	See Danielsville.
▲Conyers*† .....Rockdale	John R. Maddox.
Cordele*† .....Dooly	J. T. HILL.
▲Covington*† .....Newton	J. G. Lester.
▲Crawfordville*† .Tal'fe'o	Horace & Carl Holden.
Culloden*† .....Monroe	B. B. McCowen.
▲Cumming* .....Forsyth	H. L. Patterson.
▲Cusseta*†Chattahoochee	C. C. Minter.
▲Cuthbert*† .....Randolph	W. C. WORRILL.
▲Dahlonega* .... Lumpkin	Price & Charters.
▲Dallas*† .....Paulding	A. J. Camp.
▲Dalton*† .....Whitfield	R. J. & J. McCAMY.
▲Danielsville* .....Madison	D. W. Meadow.
▲Darien*† .....McIntosh	C. L. Livingston.
Davisboro*† Washington	See Louisville.
▲Dawson*† .....Terrell	JAMES G. PARKS.
▲Dawsonville* .....Dawson	J. M. Bishop.
▲Decatur*† .....DeKalb	See Atlanta.
Demorest*† ..Habersham	Crane & McMillan.
▲Douglas* .....Coffee	Quincy & McDonald.
▲Douglasville*† ..Douglas	J. H. McLarty.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Dublin*•† ..... Laurens	P. L. Wade.
▲Eastman*•† ..... Dodge	James P. Highsmith.
▲Eatonton*•† ..... Putnam	W. B. Wingfield.
▲Elberton*•† ..... Elbert	W. D. Tutt.
▲Ellaville*•† ..... Schley	A. J. Walters.
▲Ellijay*•† ..... Gilmer	J. P. Perry.
▲Fairburn*•† ..... Campbell	L. S. Roon.
▲Fayetteville*•†... Fayette	W. B. Hollingsworth.
Fitzgerald*•† ..... Irwin	L. KENNEDY.
Flovilla*•† ..... Butts	B. P. Bailey.
Flowery Branch*•†.. Hall	See Gainesville.
▲Forsyth*•† ..... Monroe	R. L. Berner.
▲Fort Gaines*•†..... Clay	W. A. Scott.
Fort Valley*•†.. Houston	H. A. MATHEWS.
▲Franklin* ..... Heard	W. S. Hubbard.
▲Gainesville*•† ..... Hall	DUNLAP & DUNLAP.
▲Georgetown*•.. Quitman	T. L. Guerry.
▲Gibson*•† ..... Glascock	E. B. Rogers.
▲Greensboro*•† .. Greene	J. B. Park, Jr.
▲Greenville*•† Meriwether	H. W. Hill.
▲Griffin*•† ..... Spalding	ROBERT T. DANIEL.
▲Hamilton*•† ..... Harris	B. H. Walton.
Harmony Grove*•†Jack'n	R. L. J. Smith.
▲Hartwell*•† ..... Hart	A. E. McCurry.
▲Hawkinsville*•†.. Pulaski	W. L. & WARREN GRICE.
Hazlehurst*•† ..... Appling	See Hawkinsville.
▲Hiawassee* ..... Towns	J. H. Davis.
▲Hinesville*•† ..... Liberty	S. B. Brewton.
Hogansville*•† ..... Troup	Isaac Jackson.
▲Homer* ..... Banks	See Gainesville.
▲Homerville*•† ..... Clinch	R. G. Dickerson.
▲Irwinton* ..... Wilkinson	J. W. Lindsey.
▲Irwinville* ..... Irwin	T. J. Luke.
▲Isabella* ..... Worth	G. G. WARREN.
▲Jackson*•† ..... Butts	M. P. HALL.
▲Jasper*•† ..... Pickens	J. W. Henley.
▲Jefferson*• ..... Jackson	J. C. Turner.
▲Jesup*•† ..... Wayne	D. M. Clark.
▲Jonesboro*•† ..... Clayton	W. M. Wright.
▲Knoxville*† ..... Crawford	R. C. Le Sueur.
▲Lafayette*•† ..... Walker	Lumpkin & Shattuck.
▲La Grange*•† ..... Troup	A. H. THOMPSON.
Lavonia*•† ..... Franklin	See Carnesville.
▲Lawrencev'le*•†Gwinnett	T. M. & R. W. Peeples.
▲Leesburg*•† ..... Lee	Long & Son.
▲Lexington*•.. Oglethorpe	Joel Cloud.
▲Lincolnton* ..... Lincoln	J. E. Strother.
▲Louisville*•† ..... Jefferson	Phillips & Phillips.
▲Lumpkin*•† ..... Stewart	J. T. HARRISON.
▲Macon*•† ..... Bibb	WM. B. BIRCH. Refers to any bank or reputable merchant in this city. Specialties: Commercial, corporation, and insurance law, land litigation; collection department organized.
▲Madison*•† ..... Morgan	George & George.
▲Marietta*•† ..... Cobb	CLAY & BLAIR.
Marshallville*•†... Macon	See Oglethorpe.
Maysville*•† ..... Jackson	A. J. Griffin.
▲McDonough*•† ..... Henry	James F. Wall.
▲McRae*•† ..... Telfair	E. D. Graham.
▲Milledgeville*•†.. Baldwin	D. B. SANFORD.
Millen*•† ..... Screven	JAMES P. BRINSON.
Molina*•† ..... Pike	See Zebulon.
▲Monroe*• ..... Walton	B. S. Walker.
Montezuma*•† ..... Macon	Greer & Felton.
▲Monticello*•† ..... Jasper	J. D. Kilpatrick.
▲Morgan* ..... Calhoun	L. G. Cartledge.
▲Moultrie*•• ..... Colquitt	PEARSALL & SHIPP.
▲Mt. Vernon*•†Montgom'y	Geiger & Peterson.
▲Nashville* ..... Berrien	William D. Bule.
▲Newnan*•† ..... Coweta	R. W. FREEMAN.
▲Newton* ..... Baker	A. S. Johnson.
Ocilla*•† ..... Irwin	See Sylvania.
▲Oglethorpe*•† ..... Macon	Greer & Felton.
Pelham*•† ..... Mitchell	See Camilla.
▲Perry*•† ..... Houston	W. C. Davis.
Poulan*• ..... Worth	Frank Park.
▲Preston*•† ..... Webster	S. R. Stevens.
▲Quitman*•† ..... Brooks	J. G. McCall.
▲Reidsville* ..... Tattnall	E. C. COLLINS.
Reynolds*•† ..... Taylor	W. E. Steed.
Richland*•† ..... Stewart	E. L. Stevens.
▲Ringgold*•† ..... Catoosa	J. H. Anderson.
Rochelle*•† ..... Wilcox	D. B. Nicholson.
▲Rome*•† ..... Floyd	JOHN W. BALE.
Rutledge*•† ..... Morgan	See Madison.
▲Sandersville*•†. Wash'ton	Evans & Evans.
▲Savannah*•† ..... Chatham	G. T. & J. F. CANN. References: Savannah Bank & Trust Co. and The Citizens Bank.
Senoia*•† ..... Coweta	James W. Shell.
Sharon*•† ..... Taliaferro	See Washington.
Shellman*•† ..... Randolph	See Cuthbert.
Social Circle*•†... Walton	T. Spearman.
▲Sparta*•† ..... Hancock	W. H. Burwell.
▲Springfield*•.. Effingham	J. H. Hodge.
▲Springplace*†..... Murray	C. L. Henry.
▲Statenville* ..... Echols	See Valdosta.
▲Statesboro*†..... Bullock	Groover & Johnson.
▲St Mary's* ..... Camden	See Brunswick.
▲Summerville*•.Chattooga	J. M. Bellah.
▲Swainsboro*•... Emanuel	H. R. Daniel.
▲Sylvania*•..... Screven	E. K. Overstreet.
Sylvester*†..... Worth	J. G. Polhill.
▲Talbotton*†..... Talbot	J. M. Mathews.
Tallapoosa*•†... Haralson	Head & Head.
Tennille*•†.. Washington	John C. Harmon.
▲Thomaston*•†..... Upson	J. A. Cotten.
▲Thomasville*•†... Thomas	J. H. MERRILL. Attorney for Citizens Banking & Trust Co.
▲Thomson*•†..... McDuffie	John T. West.
Tifton*•† ..... Berrier	John Murrow.
Toccoa*•† .... Habersham	GEORGE P. IRWIN.
▲Traders Hill..... Charlton	See Waycross.
▲Trenton*•† ..... Dade	See Chattanooga, Tenn.
Unadilla*•† ..... Dooly	J. L. Jones.
▲Valdosta*•†. ..... Lowndes	A. T. WOODWARD.
▲Vienna*•† ..... Dooly	J. H. Woodward & Son.
Villa Rica*•† ..... Carroll	J. M. Moor.
▲Warrenton*•† .... Warren	James Whitehead.
▲Washington*•†.... Wilkes	COLLEY & SIMS.
▲Watkinsville*•†... Oconee	B. E. Thrasher.
▲Waycross*•† ..... Ware	TOOMER & REYNOLDS.
▲Waynesboro*•† .... Burke	Lawson & Scales.
West Point*•†..... Troup	R. A. S. Freeman.
Winder*•†..... Jackson	W. H. Quarterman.
▲Wrightsville*•†.. Johnson	A. F. Daley.
▲Zebulon*•†..... Pike	See Barnesville.

IDAHO.

▲Albion* ..... Cassia	J. C. Rogers.
▲Blackfoot*•† .... Bingham	F. S. Dietrich.
¶▲Boise*•†..... Ada	J. H. RICHARDS.
▲Caldwell*•† ..... Canyon	John C. Rice.
▲Challis* ..... Custer	Milton A. Brown.
Coeur d'Alene*•†. Koot'ai	John B. Goode.
Genesee*•†..... Latah	See Moscow.
Grangeville*..... Idaho	W. N. Scales.
▲Hailey*•† ..... Alturas	TEXAS ANGEL.
▲Idaho City* ..... Boise	Carl Paine.
Idaho Falls*•† .. Bingham	N. H. Clark.
Juliaetta*•†..... Latah	See Moscow.
Kendrick*•† ..... Latah	George W. Coutts.
▲Lewiston*• ...Nez Perces	FRANK J. YOUNG.
▲Malad City*..... Oneida	GEO. E. GRAY.
Montpelier*•†.. Bear Lake	J. C. Rich.
▲Moscow*•†..... Latah	ORLAND & SMITH.
▲MountainHome*•†Elmore	W. C. Howie.
▲Mt. Idaho* ..... Idaho	W. N. Scales.
Murray* ..... Shoshone	See Wallace.
Nampa*•†..... Canyon	Frank Estabrook.
▲Paris*†..... Bear Lake	Budge & White.
Payette*•† ..... Canyon	Charles B. Coxe.
▲Pocatello*•†. ...Bannock	EDEN & TERRELL.
▲Rathdrum*•† ...Kootenai	Edwin McBee.
▲Salmon* ..... Lemhi	John H. Padgham.
Salubria* ... Washington	O. F. Buse.
▲Shoshone*•†..... Lincoln	Guy C. Barnum.
▲Silver City* ..... Owyhee	Richard Cunningham.
▲St. Anthony*•...Fremont	J. E. COCHRAN.
▲Wallace*•†..... Shoshone	C. W. Beale.
Wardner*•†..... Shoshone	J. E. Gyde.
▲Weiser*•†.... Washington	AYERS, VARIAN & RHEA.

ILLINOIS.

Abingdon*•† ..... Knox	WILLIAM H. BEAVER.
Adair*•†..... McDonough	See Macomb.
Albany*•†..... Whiteside	D. S. Efner.
▲Albion*•† ..... Edwards	J. M. Campbell.
▲Aledo*•† ..... Mercer	McARTHUR & COOKE.
Alexis*•† ..... Warren	Thomas R. Squires.
Allerton*•†.... Vermilion	See Danville.
Alpha*•†..... Henry	J. A Widney.
Altamont*•† .. Effingham	F. M. Schilling.
Alton*•†..... Madison	JOSEPH V. E. MARSH.
Altona*•†..... Knox	L. K. Byers.
Amboy*•†..... Lee	W. E. Ives & Son.
Anchor*•†..... McLean	See Bloomington.
Anna*•† ..... Union	H. F. BUSSEY.
Annawan*•†..... Henry	W. H. Holzinger.
Antioch*•..... Lake	J. W. McDonald.
Apple River*•†Jo Daviess	J. S. Lamont.
Arcola*•†..... Douglas	Barricklow & Cofer.
Arenzville*•†..... Cass	M. McClure.
Argenta*•†..... Macon	See Decatur.
Armington*•†... Tazewell	See Bloomington.
Armstrong*•† .Vermilion	See Potomac.
Arrowsmith*•†...McLean	H. J. Thompson.
Arthur*•†..... Moultrie	M. Watson.
Ashkum*•† ..... Iroquois	P. H. Carey.
Ashland*•† ..... Cass	S. A. Shortt.
Ashley*•†.... Washington	See Nashville.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Ashton*† ..... Lee	See Dixon.
Assumption*†..Christian	See Pana.
Astoria*† ..... Fulton	O'HEIN, O'HEIN & O'HEIN.
Athens*†..... Menard	See Petersburg.
Atkinson*†..... Henry	See Cambridge.
Atlanta*† ..... Logan	F. L. Capps.
Atwood*† ..... Piatt	See Tuscola.
Auburn*†..... Sangamon	T. J. Nuckolls.
Augusta*† ..... Hancock	W. H. Mead.
Aurora*† ..... Kane	JOHN M. RAYMOND.
Austin*†..... Cook	See Chicago.
Ava*† ..... Jackson	S. W. Treesh.
Avon*† ..... Fulton	See Lewistown.
Barrington*†..... Cook	Frank Robertson.
Barry*†..... Pike	W. I. Klein.
Batavia*† ..... Kane	H. N. JONES.
Beardstown*†..... Cass	R. R. HEWITT.
Beason*† ..... Logan	William B. Curry.
Beecher*† ..... Will	See Peotone.
▲Belleville*†..... St. Clair	WILLIAM U. HALBERT.
Bellflower*† .... McLean	See Farmer City.
Belvidere*† ..... Boone	W. W. WOOD.
Bement*† ..... Piatt	W. G. Cloyd.
Benson*†..... Woodford	See Eureka.
▲Benton*†..... Franklin	Hart & Spiller.
Berwick*† ..... Warren	See Monmouth.
Bethany*† ..... Moultrie	See Sullivan.
Biggsville*†..Henderson	See Oquawka.
Blandinsville*†.McDon'h	F. W. Brooks.
▲Bloomington*†..McLean	KERRICK & BRACKEN.
Blue Island*†..... Cook	BORMAN & McGRATH.
Blue Mound*†..... Macon	P. L. Van Cleve.
Bluffs*†..... Scott	Franklin C. Funk.
Bonegap*†..... Edwards	See Mt. Carmel.
Bowen*†..... Hancock	E. C. PETER.
Braceville*† ..... Grundy	E. D. SCOTT.
Bradford*†..... Stark	See Toulon.
Braidwood*† ..... Will	WILLIAM MOONEY.
Breese*† ..... Clinton	See Carlyle.
Brighton*† .... Macoupin	D. D. Goodell.
Brimfield*†..... Peoria	See Peoria.
Broadlands*† Champaign	See Tuscola.
Brocton*† ..... Edgar	J. U. Beck.
Buckley*† ..... Iroquois	Mark R. Koplin.
Buda*† ..... Bureau	Jesse Emerson.
Buffalo*† ..... Sangamon	See Springfield.
Bunker Hill*† .Macoupin	A. S. Cuthbertson.
Bushnell*†..McDonough	T. J. SPARKS.
Byron*† ..... Ogle	J. C. Woodburn.
Cabery*†..... Ford	See Kankakee.
▲Cairo*†..... Alexander	GREEN & GILBERT.
▲Cambridge*† ..... Henry	WILLIAM M. SMITH.
▲Campbell Hill*†.Jackson	See Murphysboro.
Camp Point*† .... Adams	Orrin Dilley.
Canton*† ..... Fulton	CHIPPERFIELD, GRANT & CHIPPERFIELD.
Capron*† ..... Boone	H. B. Stevenson.
Carbondale*†.... Jackson	ANDREW S. CALDWELL.
▲Carlinville*†...Macoupin	RINAKER & RINAKER.
▲Carlyle*†..... Clinton	M. P. Murray.
Carlock*†..... McLean	See Bloomington.
▲Carmi*† ..... White	JOHN R. JONES.
Carrier's Mills*†...Saline	H. N. Finney.
▲Carrollton*† ..... Greene	HENRY T. RAINEY.
Carterville*† Williamson	George A. Henshaw.
▲Carthage*† ..... Hancock	D. MACK & SON.
Casey*†..... Clark	N. L. SCRANTON.
Cedarville*†.. Stephenson	Henry Richard.
Centralia*†..... Marion	S. A. Frazier.
Cerro Gordo*†..... Piatt	See Monticello.
Chadwick*† ..... Carroll	W. S. Markley.
Champaign*† Champaign	J. L. RAY.
Chandlerville*†..... Cass	W. K. Mertz.
Chapin*† ..... Morgan	See Jacksonville.
▲Charleston*† ..... Coles	A. C. ANDERSON.
Chatham*† ... Sangamon	See Springfield.
Chatsworth*† Livingston	See Pontiac.
Chebanse*† ..... Iroquois	See Kankakee.
Chenoa*† ..... McLean	W. L. Miller.
▲Chester*† ..... Randolph	H. CLAY HORNER.
Chesterfield*†. Macoupin	See Carlinville.
▲Chicago*† ..... Cook	JAMES J. BARBOUR, 175 Dearborn St. Commercial, Corporation and Probate law. Refers to Commercial National Bank.
" ..... "	CHARLES E. BARTLEY, Unity Bldg. Special facilities for handling mortgage and real estate matters of non-residents. References: First National Bank, The Northern Trust Co., Greenebaum Sons.
" ..... "	E. J. BATTEN, Suite 1019-1020 Ashland Block. General practitioner, real estate law a specialty. Refers to Hibernian Banking Association.
▲Chicago*† ..... Cook (*Continued.*)	CRATTY, JARVIS & CLEVELAND, 171 La Salle St. Corporation and commercial law. References: Chicago National Bank, Lyon & Healy, and Heath & Milligan Manufacturing Co.
" ..... "	CHARLES DANIELS, 943-947 Marquette Building. Commercial and general law practice. References: S. S. White Dental Manufacturing Co., Browning, King & Co., and Bankers' National Bank, Chicago.
" ..... "	ROBERT C. FERGUS, 615 N. Y. Life Bldg. Refers to the National Bank of the Republic.
" ..... "	FERGUSON & GOODNOW, 100 Washington St. Refer to Chicago National Bk. and Chicago Title & Trust Co.
" ..... "	FLOWER, VROMAN & MUSGRAVE, First National Bank Bldg. Attorneys for Fort Dearborn National Bank.
" ..... "	▲ZEL F. HATCH, 100 Washington Street. Attorney for The Equitable Trust Co.
" ..... "	FRANK H. LENNARDS, 519 Chamber of Commerce Bldg. Commercial and general law practice. Refers to Hibernian Banking Association.
" ..... "	McCORDIC & SHERIFF, 175 Dearborn St. Attorneys for Commercial National Bank.
" ..... "	WILLIAM NUNN, Tacoma Bldg. Commercial law and collections. Refers to Merchants Loan & Trust Co.
" ..... "	PECKHAM, BROWN & PACKARD, First National Bank Bldg. Attorneys for First National Bank.
" ..... "	POPPENHUSEN & McNAB, Chamber of Commerce Building. Commercial, corporation, and real estate law. Refer to Commercial National Bank.
" ..... "	RITSHER, MONTGOMERY & HART, Chicago National Bank Bldg. Attorneys for Chicago National Bank and The Equitable Trust Co.
" ..... "	ROSENTHAL, KURZ & HIRSCHL, Unity Bldg. Attorneys for Hibbard, Spencer, Bartlett & Co., Hibernian Banking Co., and Chicago Title & Trust Co.
" ..... "	SHERMAN & BURTT, 70 La Salle St. Attorneys for Western State Bank.
" ..... "	TENNEY, McCONNELL, COFFEEN & HARDING, 205 La Salle St. Attorneys for Union National Bank.
" ..... "	A. S. WATERMAN, 160 Washington St. Refers to American Trust & Savings Bank.
Chicago Heights*†.Cook	See Chicago.
Chillicothe*†..... Peoria	H. C. Pettett.
Chrisman*†..... Edgar	See Paris.
Cisco*† ..... Piatt	See Monticello.
Cissna Park*† .. Iroquois	Isaac Miller Hamilton.
Clay City*†..... Clay	F. M. Chaffin.
Clayton*†..... Adams	J. L. Staker.
Clifton*†..... Iroquois	See Onarga.
▲Clinton*†..... DeWitt	JOHN FULLER.
Coal City*†..... Grundy	E. D. Scott.
Cobden*† ..... Union	See Jonesboro.
Coffeen*†.. Montgomery	See Hillsboro.
Colchester*†McDonough	T. J. Richards.
Coleta*..... Whiteside	See Morrison.
Colfax*†..... McLean	James P. Grove.
Collinsville*† ... Madison	BURROUGHS BROS.
Collison*†..... Vermilion	See Danville.
Compton*†..... Lee	See Paw Paw.
Cooksville*† .... McLean	John A. Sterling.
Cornell*† ... Livingston	See Pontiac.
Coulterville*†. Randolph	A. Russell.
Cowden*†..... Shelby	C. R. Torrence.
Creal Sp'gs*† Williamson	George B. White.
Crescent City*† Iroquois	See Watseka.
Creston*†. ..... Ogle	See Rochelle.
Cropsey*† ..... McLean	See Peoria.
Crossville*†..... White	See Carmi.
Cuba*†..... Fulton	See Canton.
Cullom*†..... Livingston	L. E. Swope.
Dallas City*†... Hancock	J. H. Rauck.
Dalton City*†... Moultrie	J. N. Loving.
Danforth*†..... Iroquois	See Watseka.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Danvers*† ..... McLean	See Bloomington.
▲Danville*† .... Vermilion	TILTON & CUNDIFF.
Davis*† ..... Stephenson	W. Ende.
▲Decatur*† ..... Macon	OUTTEN & ROBY.
Deer Creek*† ... Tazewell	See Pekin.
DeKalb*† ..... DeKalb	A. G. KENNEDY.
DeLand*† ..... Piatt	See Monticello.
Delavan*† ..... Tazewell	J. O. Jones.
Des Plaines*† ..... Cook	See Chicago.
Divernon*† .. Sangamon	See Springfield.
▲Dixon*† ..... Lee	R. S. FAIRAND.
Dongola*† ..... Union	See Jonesboro.
Donovan*† ..... Iroquois	See Watseka.
Downer's Grove*† . DuP.	M. Slusser.
Dundee*† ..... Kane	W. G. Sutlin.
Dunlap*† ..... Peoria	See Peoria.
DuQuoin*† ..... Perry	R. W. S. WHEATLEY.
Durand*† .... Winnebago	See Rockford.
Dwight*† ..... Livingston	BOMBERGER & SMITH.
Earlville*† ..... Lasalle	See Ottawa.
East Dubuque*† . Jo Dav.	See Galena.
East Lynn*† .. Vermilion	See Danville.
Easton*† ..... Mason	See Havana.
East St. Louis*† . St. Clair	B. H. CANBY.
Edelstein*† ..... Peoria	See Peoria.
▲Edinburg*† .... Christian	C. A. Prater.
▲Edwardsville*† . Madison	HADLEY & BURTON.
▲Effingham*† .. Effingham	S. F. GILMORE.
Elburn*† ..... Kane	W. R. S. Hunter.
Eldorado*† ..... Saline	J. C. Burnett.
Elgin*† ..... Kane	HOPSON & HOLLEMBEAK.
Elizabeth*† ... Jo Daviess	J. C. McKenzie.
▲Elizabethtown*• .. Hardin	John C. Oxford.
Elkhart*† ..... Logan	See Lincoln.
Elliott*† ..... Ford	See Paxton.
Ellisville*† ..... Fulton	See Canton.
Ellsworth*† ..... McLean	See Bloomington.
Elmhurst*† ..... DuPage	George Sawin.
Elmwood*† ..... Peoria	M. R. Sturtevant.
El Paso*† ..... Woodford	J. I. KERR.
Emden*† ..... Logan	See Lincoln.
Enfield*† ..... White	John N. Wilson.
Englewood*† ..... Cook	See Chicago.
Equality*† ..... Gallatin	C. W. Wiedeman.
Erie*† ..... Whiteside	William H. Allen.
Essex*† ..... Kankakee	A. Gregson.
▲Eureka*† ..... Woodford	W. H. FOSTER.
Evanston*† ..... Cook	See Chicago.
Evansville*† .. Randolph	William M. Schuwerk.
Fairbury*† ... Livingston	CARRITHERS & AGARD.
▲Fairfield*† ..... Wayne	CREIGHTON & THOMAS.
Fairland*† ..... Douglas	See Tuscola.
Fairmount*† .. Vermilion	See Danville.
Fairview*† ..... Fulton	James Ten Eyck.
Farina*† ..... Fayette	A. T. Brasel.
Farmer City*† ... DeWitt	HERRICK & HERRICK.
Farmersville*† .. Montg'y	See Springfield.
Farmington*† .... Fulton	A. A. Luckey.
Fillmore*† . Montgomery	See Hillsboro.
Findlay*† ..... Shelby	C. W. Fall.
Fisher*† ..... Champaign	H. S. Kelley.
Fithian*† ..... Vermilion	See Danville.
Flanagan*† .. Livingston	C. C. Studley.
Flora*† ..... Clay	Hoff & Hoff.
Foosland*† .. Champaign	George A. De Long.
Forest City*† ..... Mason	See Havana.
Forrest*† ..... Livingston	See Pontiac.
Forreston*† ..... Ogle	Frank Wertz.
Frankfort Station*† Will	D. S. Stephen.
Franklin*† ..... Morgan	See Jacksonville.
Franklin Grove*† ... Lee	See Dixon.
▲Freeport*† ... Stephenson	H. C. HYDE.
Fulton*† ..... Whiteside	C. C. McMahon.
Galatia*† ..... Saline	A. E. Somers.
▲Galena*† ..... Jo Daviess	J. C. O'NEILL. Collections promptly attended to.
▲Galesburg*† ..... Knox	SHUMWAY & RICE, Attorneys for Galesburg National Bank and Farmers and Mechanics Bank.
Galva*† ..... Henry	N. F. ANDERSON.
Gardner*† ..... Grundy	See Morris.
Geneseo*† ..... Henry	GEORGE W. SHAW.
▲Geneva*† ..... Kane	W. J. BROWN.
Genoa*† ..... De Kalb	A. S. Hollembeak.
Georgetown*† Vermilion	See Danville.
Gibson City*† ..... Ford	LESLIE A. CRANSTON.
Gifford*† ..... Champaign	See Fisher.
Gillespie*† ..... Macoupin	See Carlinville.
Gilman*† ..... Iroquois	C. N. Saum.
Girard*† ..... Macoupin	Knotts & Terry.
▲Golconda*• ..... Pope	THOMPSON & MOORE.
Golden*† ..... Adams	See Quincy.
Goodhope*† McDonough	See Macomb.
Grafton*† ..... Jersey	See Jerseyville.
Grandridge*† .... Lasalle	See Ottawa.
Grant Park*• .. Kankakee	E. H. BUCK.
Grayslake*† ..... Lake	See Libertyville.
Grayville*† ..... White	T. G. Parker.
Greenfield*† ..... Greene	BANDY & SULLIVAN.
Greenup*† . Cumberland	W. H. McDonald.

Town and County.	Name.
Green Valley .... Tazewell	See Pekin.
Greenview*† ..... Menard	R. L. Walker.
▲Greenville*† ..... Bond	NORTHCOTT, FRITY & HOILES.
Gridley*† ..... McLean	C. M. Coyle.
Griggsville*† ..... Pike	See Pittsfield.
Grove City* ..... Christian	See Edinburg.
Guthrie*† ..... Ford	See Gibson City.
Hamilton*† .... Hancock	J. L. Miller.
Hammond*† ..... Piatt	See Monticello.
Hampshire*† ..... Kane	See Elgin.
Hanover* ..... Jo Daviess	See Galena.
▲Hardin* ..... Calhoun	T. J. Selley.
Harlem ..... Cook	See Oak Park.
▲Harrisburg*† ..... Saline	CHOISSER, WHITLEY & CHOISSER.
Harvard*† ..... McHenry	A. W. Young.
Harvel*† ... Montgomery	See Springfield.
Harvey*† ..... Cook	I. J. MOURER.
▲Havana*† ..... Mason	LYMAN LACEY, JR.
Hebron*† ..... McHenry	See Harvard.
▲Hennepin* ..... Putnam	W. H. CASSON.
Henry*† ..... Marshall	Fred S. Potter.
Herrick*† ..... Shelby	J. D. Burrus.
Herrin* ..... Williamson	See Marion.
Herscher*† .... Kankakee	See Kankakee.
Heyworth*† ..... McLean	See Bloomington.
Highland*† ..... Madison	Timothy Gruaz.
Highland Park*† ... Lake	K. R. Smoot.
▲Hillsboro*† . Montgomery	AMOS MILLER.
Hinckley*† ..... DeKalb	See Aurora.
Hindsboro*† .... Douglas	See Tuscola.
Holcomb*† ..... Ogle	C. E. Oakes.
Homer*† ..... Champaign	R. C. Wright.
Hoopeston*† .. Vermilion	DYER & WALBRIDGE.
Hopedale*† ..... Tazewell	See Pekin.
Hume*† ..... Edgar	T. J. Coffman.
Huntley*† ..... McHenry	See Woodstock.
Hutsonville*† . Crawford	See Robinson.
Hyde Park*† ..... Cook	See Chicago.
Illiopolis*† .... Sangamon	S. P. Williams.
Ipava*† ..... Fulton	W. A. Babcock.
Irving*† .... Montgomery	See Hillsboro.
Iuka*† ..... Marion	See Salem.
Ivesdale*† .... Champaign	See Monticello.
▲Jacksonville*† .. Morgan	JAS. H. DANSKIN. Refers to the Jacksonville banks.
▲Jerseyville*† ..... Jersey	H. W. Pogue.
▲Joliet*† ..... Will	CHARLES DORRANCE DIBELL. References: The Joliet National Bank, Geo. H. and Edwin S. Munroe.
▲Jonesboro*† ..... Union	Karraker & Lingle.
Joy*† ..... Mercer	See Aledo.
Kane*† ..... Greene	See Carrollton.
▲Kankakee*† .. Kankakee	H. K. WHEELER.
Kansas*† ..... Edgar	E. G. Rose.
Keithsburg*† .... Mercer	M. T. Kirkpatrick.
Kenney*† ..... DeWitt	Scroggin & Co.
Kewanee*† ..... Henry	CHAS. K. LADD.
Kings*† ..... Ogle	See Rochelle.
Kingston*† ..... DeKalb	See DeKalb.
Kinmundy*† ..... Marion	John F. Donovan.
Kirkland*† ..... DeKalb	See Genoa.
Kirkwood*† ..... Warren	George M. Nixon.
Knoxville*† ..... Knox	E. A. Corbin.
▲Lacon*† ..... Marshall	E. D. RICHMOND
Ladd*† ..... Bureau	J. W. BLEE.
Lafayette*† ..... Stark	See Toulon.
Lagrange*† ..... Cook	D. B. Lyman
Laharpe*† ..... Hancock	L. S. McCrory.
La Moille*† ..... Bureau	H. A. Stanard.
Lanark*† ..... Carroll	C. W. Middlekauff.
La Rose*† ..... Marshall	R. M. Barnes.
Lasalle*† ..... Lasalle	DUNCAN & DOYLE.
Latham*† ..... Logan	F. A. Gasaway.
▲Lawrenceville*† Lawr'ce	C. J. HEDDEN.
Leaf River*† ..... Ogle	George E. Johnson.
Lebanon* ..... St. Clair	H. H. HORNER.
Leland*† ..... Lasalle	A. A. Clapsaddle.
Lemont*† ..... Cook	Frank W. Welch.
Lena*† ..... Stephenson	A. J. Clarity.
Leroy*† ..... McLean	OWEN & OWEN.
▲Lewistown*† ..... Fulton	HARRY M. WAGGONER.
Lexington*† ..... McLean	A. B. Davidson.
Libertyville*† ..... Lake	Paul MacGuffin.
▲Lincoln*† ..... Logan	OSCAR ALLEN.
Litchfield*† Montgomery	McWILLIAMS & SONS.
Little York*† .... Warren	See Monmouth.
Loami*† ..... Sangamon	D. I. Staley.
Lockport*† ..... Will	C. B. CHEADLE.
Loda*† ..... Iroquois	Nathan P. Goodell.
London Mills*† ... Fulton	M. T. Robinson.
Longview*† . Champaign	See Champaign.
Lostant*† ..... Lasalle	G. F. Bell.
▲Louisville*† ..... Clay	John R. Bonney.
Lovington*† .... Moultrie	A. W. Lux.
Ludlow *† .... Champaign	W. C. Smith.
Mackinaw*† .... Tazewell	See Pekin.
▲Macomb*† .. McDonough	NEECE & SON.
Macon*† ..... Macon	See Decatur.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. • Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Manomet*† ..Champaign	See Champaign.
Makanda*† .....Jackson	See Murphysboro.
Malta*† .....DeKalb	D. F. Pease.
Manchester*† .....Scott	See Bluffs.
Manhattan*† ..... Will	See Joliet.
Manito*† .....Mason	J. A. McComas.
Mansfield*† .....Piatt	C. F. Mansfield.
Manteno*† ....Kankakee	Winfield S. Campbell.
Maple Park*† .....Kane	See Elburn.
Maquon*† .....Knox	E. L. Swigart.
Marengo*† .....McHenry	A. B. Coon.
▲Marion*† .... Williamson	George W. Young.
Marissa*† .....St. Clair	R. S. Hamilton.
Maroa*† .....Macon	B. F. Shipley.
Marseilles*†. .....Lasalle	See Ottawa.
▲Marshall*† .....Clark	J. W. GRAHAM.
Martinsville*† .....Clark	H. Gasaway.
Marysville.....Vermilion	See Potomac.
Mascoutah*† ....St. Clair	George F. Wombacher.
Mason City*† .....Mason	G. W. ELLSBERRY.
Mattoon*† .....Coles	ISAAC B. CRAIG.
Maywood*† ..... Cook	See Oak Park.
Mazon*† .....Grundy	See Morris.
McHenry*† ....McHenry	H. C. Mead.
McLean*†. .....McLean	See Bloomington.
▲McLeansboro*† Hamilt'n	WEBB & McLANE.
Mechanicsburg*...Sang'n	See Springfield.
Media*† .....Henderson	See Stronghurst.
Medora*† .....Macoupin	J. W. Kitzmiller.
Melrose Park*† ....Cook	See Oak Park.
Melvin*† .....Ford	J. M. Thompson.
Mendon*† .....Adams	See Quincy.
Mendota*† ..... Lasalle	JOHN F. MADDEN.
Meredosia*† .....Morgan	See Jacksonville.
Metamora*† ..Woodford	A. R. Rich.
▲Metropolis City*† Massac	COURTNEY & HELM.
Milford*† .....Iroquois	Frank Harry.
Milledgeville*† .. Carroll	See Mount Carroll.
Millington*† .....Kendall	See Aurora.
Milton*. .....Pike	N. A. Thornton.
Minier*† .....Tazewell	See Pekin.
Minonk*† .....Woodford	THOMAS KENNEDY.
Minooka*† ..... Grundy	L. K. Keogh.
Modesto*† .....Macoupin	J. M. Allyn.
Moline*† ....Rock Island	McENIRY & McENIRY.
Momence*† ... Kankakee	E. P. HARNEY.
Monica*† .....Peoria	See Peoria.
▲Monmouth*† .....Warren	GRIER & STEWART.
▲Monticello*† .....Piatt	LODGE, HICKS & LODGE.
▲Morris*† .....Grundy	SANFORD BROS.
▲Morrison*† ....Whiteside	L. T. STOCKING.
Morrisonville*† Christl'n	Fred A. Wagoner.
Morton*† .....Tazewell	See Pekin.
▲Mound City*† ....Pulaski	L. M Bradley.
▲Mt. Carmel*† .....Wabash	LEEDS & RAMSEY.
▲Mt. Carroll*† .....Carroll	D. ALLEMAN.
Mt. Morris*† .....Ogle	John Weller.
Mt. Olive*† ....Macoupin	Thomas Williamson.
Mt. Pulaski*† .....Logan	FRANK L. TOMLINSON.
▲Mt. Sterling*† .....Brown	Hubbard & Reid.
▲Mt. Vernon*† ..Jefferson	ALBERT WATSON.
Mowequa*† .....Shelby	W. G. Colbert.
Mulberry Grove*... Bond	W. C. SHIELDS.
▲Murphysboro*† .Jackson	G. W. ANDREWS.
Naperville*† ....Du Page	H. H. GOODRICH.
▲Nashville*† .Washington	H. H. Hosmer.
Nat. Stock Yards*†.St. C.	See East St. Louis.
Nauvoo*• .....Hancock	G. A. RITTER.
Nebo*† .....Pike	I. J. Dyer.
Neoga*† ....Cumberland	See Toledo.
Neponset*† .....Bureau	See Kewanee.
Newark*.....Kendall	N. P. Barnard, Jr.
New Berlin* ...Sangamon	W. M. Warren.
New Boston*† ....Mercer	M. Chamberlain.
New Holland*† ....Logan	See Lincoln.
Newman*† .....Douglas	W. W. Pepper.
▲Newton*† ..... Jasper	GIBSON & JOHNSON.
New Windsor*† ..Mercer	W. H. Gladman.
Niantic*† ..... Macon	See Decatur.
Nokomis*†.Montgomery	D. H. Zepp.
Normal*†..... McLean	R. L. Fleming.
Norris City*† .....White	W. N. Green.
No. Henderson*†.Mercer	See Aledo.
Nunda*† .....McHenry	L. D. Lowell, Jr.
Oakland*† .....Coles	J. H. Winkler.
Oak Park*† .....Cook	J. A. BALDWIN.
Oblong*† ..... Crawford	See Robinson.
Odell*† .....Livingston	J. D. Pound.
Ogden*† .....Champaign	Wm. Brennan.
Ohio*† ..... Bureau	H. S. Pomeroy.
Okawville*† Washington	Moehle & Tcharner.
▲Olney*† .....Richland	R. B. Witcher.
Onarga*† .....Iroquois	E W. Morris.
Oneida*† .....Knox	See Galesburg.
▲Oquawka*† ...Henderson	R. Cooper.
Orangeville*†Stephenson	Hiram Skinner.
▲Oregon*† .....Ogle	FRANCIS BACON.
Orion*† .....Henry	M. L. Love.
▲Ottawa*† .....Lasalle	RECTOR C. HITT. References: Commercial Nat. Bk., Chicago; American Surety Co., N. Y.

Town and County.	Name.
Palatine*† .....Cook	F. J. Filbert.
Palestine*† .... Crawford	A. L. MacHutton.
Palmyra*† .....Macoupin	Searcy & Etter.
Pana*† .....Christian	E. A. HUMPHREYS & SON.
▲Paris*† .....Edgar	JAMES A. EADS.
Pawnee*• .....Sangamon	J. R. Kincaid.
Paw Paw*† .....Lee	C. F. Preston.
▲Paxton*† .....Ford	KERR & LINDLEY.
Pearl† .....Pike	See Milton.
Pearl City*† Stephenson	H. M. Dodds.
Pecatonica*† Winnebago	C. C. Stevens.
▲Pekin*† ..... Tazewell	WILLIAM A. POTTS.
Penfield*† ... Champaign	See Champaign.
▲Peoria*† .....Peoria	ELLWOOD, MEEK & LOVETT. References: First National Bank and Central National Bank.
" ..... "	WM. G. McROBERTS, Hamlin Building. Refers to Dime Savings Bank, Merchants National Bank, and Walter Barker, President of Commercial National Bank.
Peotone*† .....Will	Michael Collins.
Perry*.....Pike	G. W. Hinman.
Peru*† .....Lasalle	F. T. BEERS.
▲Petersburg*† ....Menard	T. W. McNEELY.
Philo*† .....Champaign	See Champaign.
▲Pinckneyville*† ... Perry	W. T. Vaughn.
Piper City*† .....Ford	See Paxton.
▲Pittsfield*† .....Pike	EDWARD DOOCY.
Plainfield*† ..... Will	George J. Arbeiter.
Plano*† .....Kendall	E. W. FAXON.
Pleasant Plains*†.Sang'n	See Springfield.
Plymouth*† ....Hancock	George E. Terry.
Polo*† ..... Ogle	Fred Zick.
▲Pontiac*† ....Livingston	R. S. McILDUFF.
Poplar Grove*†... Boone	H. D. Blodgett.
Port Byron*• Rock Island	J. W. Simonson.
Potomac*† ....Vermilion	See Danville.
Prairie City*†.McDon'gh	E. A. BOYNTON.
▲Princeton*† .....Bureau	CAIRO A. TRIMBLE.
Princeville*† .....Peoria	See Peoria.
Prophetstown*† Whites'e	H. H. Waite.
Pullman*† .....Cook	See Chicago.
▲Quincy*† .....Adams	HAMILTON & WOODS. Refer to First National and Ricker National banks.
Ramsey*† .....Fayette	See Vandalia.
Rankin*† .....Vermilion	J. F. Campbell.
Rantoul*† ....Champaign	Thomas J. Roth.
Raritan*.....Henderson	See Stronghurst.
Ravenswood*† .....Cook	Thomas J. Dawson.
Raymond*† Montgomery	W. E. Witt.
Red Bud*† .....Randolph	Alfred D. Riess.
Reynolds*† ..Rock Island	See Rock Island.
Richmond*† ...McHenry	See Woodstock.
Richview*†. Washington	Geo. T. Hoke.
Ridge Farm*† Vermilion	R. W. Fisk.
Ridgway*† .....Gallatin	W. S. Phillips.
Roanoke*† ....Woodford	See Eureka.
Roberts*† .....Ford	See Paxton.
▲Robinson*† ....Crawford	PARKER & CROWLEY.
Rochelle*† .....Ogle	D. W. Baxter.
▲Rockford*† ..Winnebago	E. H. MARSH.
▲Rock Island*† Rock Isl'd	EDWIN E. PARMENTER.
Rogers Park*† .....Cook	J. J. Barbour.
Roodhouse*† .....Greene	D. J. Sullivan.
Roscoe*† .....Winnebago	See Poplar Grove.
Roseland† .....Cook	See Chicago.
Roseville*† ..... Warren	Leroy S. Scott.
Rossville*† ....Vermilion	W. B. Redden.
▲Rushville*† .....Schuyler	GLASS & BOTTENBERG.
Rutland*† .....Lasalle	See Ottawa.
Sadorus*† ....Champaign	See Tolono.
▲Salem*† .....Marion	L. M. KAGY.
Sandoval*† .....Marion	Charles F. Patterson.
Sandwich*† .....De Kalb	S. B. STINSON.
San Jose*† .....Mason	See Lincoln.
Saunemin*† ..Livingston	W. P. Carrithers.
Savanna*† .....Carroll	See Lanark.
Saybrook*† ..... McLean	George M. Nelson.
Seaton*† .....Mercer	See Aledo.
Secor*† .....Woodford	See Eureka.
Seneca*† .....Lasalle	C. H. R. Thomas.
Shabbona.....DeKalb	See Sycamore.
Shannon*† .....Carroll	See Lanark.
▲Shawneetown*†.Gallatin	CARL ROEDEL.
Sheffield*† .....Bureau	See Buda.
▲Shelbyville*† .....Shelby	WALTER C. HEADEN.
Sheldon*† .....Iroquois	See Watseka.
Sheridan*† .....Lasalle	See La Salle.
Sherrard*† ..... Mercer	See Aledo.
Shipman*† .....Macoupin	J. M. Hampton.
Sidell*† .....Vermilion	L. E. Conner.
Sidney*† .....Champaign	See Champaign.
Sigel*† .....Shelby	E. Kunkler.
Smithfield*† .....Fulton	See Lewistown.
Smithshire*† ..... Warren	See Monmouth.
Somonauk*† .... DeKalb	L. B. Olmstead.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Sorento*•† ..... Bond	See Greenville.
South Chicago*•†...Cook	See Chicago.
South Evanston*•†..Cook	See Chicago.
Sparta*•† .....Randolph	R. J. Goddard.
Springerton*..... White	W. C. Ingram.
¶▲Springfield*•†Sangamon	E. L. CHAPIN. Refers by permission to Illinois National Bank.
Spring Valley*•†..Bureau	WILLIAM HAWTHORNE.
Stanford*•† .....McLean	See Bloomington.
Staunton*•† ....Macoupin	R. E. DORSEY.
St. Anne*•† ....Kankakee	W. G. Brooks.
St. Charles*•† .....Kane	CHARLES A. MILLER.
St. Elmo*•†.....Fayette	See Vandalia.
St. Francisville*•†Lawrence	See Lawrenceville.
St. Joseph*•†. Champaign	See Champaign.
Sterling*•† .... Whiteside	I. L. WEAVER.
Stewardson*•†.....Shelby	Boggs & McDaniel.
Stillman Valley*•†...Ogle	See Byron.
Stockton*•†...Jo Daviess	W. S. Eaton.
Stone Fort*•†.....Saline	L. E. Barker.
Stonington*•† ..Christian	See Taylorville.
Streator*•† .....Lasalle	P. J. LUCEY.
Stronghurst*•†Henderson	R. F. Robinson.
Sublette*•† .....Lee	See Paw Paw.
▲Sullivan*•† .....Moultrie	EDEN, MARTIN & EDWARDS.
Sumner*•†.....Lawrence	Lewis & Sumner.
▲Sycamore*•†.....DeKalb	CARNES & DUNTON.
Table Grove*•†....Fulton	William S. Hipsley.
Tallula*•† .....Menard	J. J. Baker.
Tamaroa*•†.....Perry	See DuQuoin.
Tampico*•† ....Whiteside	See Morrison.
▲Taylorville*•†...Christian	J. C. McBRIDE.
Thawville*•†.....Iroquois	See Watseka.
Thomasboro*•†Champa'n	See Champaign.
Tinley Park*•†.....Cook	See Chicago.
Tiskilwa*•† .....Bureau	See Princeton.
▲Toledo*•†....Cumberland	CHARLES M. CONNOR.
Tolono*•†.....Champaign	W. A. Perkins.
Toluca*•†.....Marshall	See Lacon.
Tonica*•† .....Lasalle	Gunn & Gunn.
▲Toulon*•†.....Stark	Allen P. Miller.
Tremont*•† .....Tazewell	See Pekin.
Trenton*•†.....Clinton	W. S. Louden.
Triumph*•†.....Lasalle	See Mendota.
Troy*•† .....Madison	See Edwardsville.
▲Tuscola*•† .....Douglas	ROY F. HALL.
Union Hill†...Kankakee	See Kankakee.
▲Urbana*•† ....Champaign	JOHN J. REA.
Utica*•†..... Lasalle	J. B. Cunniff.
▲Vandalia*•†.....Fayette	S. A. PRATER.
Varna*•†.....Marshall	See Lacon.
Vermont*•† .....Fulton	J. C. Phillips.
Verona*•†..... Grundy	J. L. Waterman.
Versailles*•† .....Brown	See Bluffs.
Victoria*..... Knox	See Galesburg.
▲Vienna*•†.....Johnson	Whitnell & Gillespie.
Viola*•† .....Mercer	See Aledo.
Virden*•† .....Macoupin	H. C. Simons.
▲Virginia*•†.....Cass	R. W. MILLS.
Waggoner*•†Montgom'ry	George Richardson.
Walnut*•†.....Bureau	M. A. Stiver.
Wapella*•† ..... De Witt	See Clinton.
Warren*•†.....Jo Daviess	W. H. Glasgow.
Warrensburg*•†...Macon	See Decatur.
Warsaw*•† .....Hancock	W. N. GROVER.
Washburn*•†..Woodford	George P. Gill.
Washington*•†..Tazewell	John W. Dougherty.
Wataga*•† .....Knox	See Galesburg.
▲Waterloo*•† .....Monroe	JOSEPH W. RICKERT.
Waterman*•† ....De Kalb	See Sycamore.
▲Watseka*•† .....Iroquois	A. F. GOODYEAR.
▲Waukegan*•†.....Lake	PERRY L. PERSONS.
Waverly*•† .....Morgan	Hamilton & Etter.
Waynesville*•†...De Witt	See Clinton.
Weldon*•†.....De Witt	See Clinton.
Wellington*•† ...Iroquois	See Watseka.
Wenona*•† .....Marshall	J. H. Jackson.
West Brooklyn*•†.....Lee	See Paw Paw.
West Chicago*•†.Du Page	C. D. Clark.
Westfield*•† .....Clark	J. D. Hemphill.
West Pullman*•†.....Cook	See Chicago.
West Salem*•† ..Edwards	See Albion.
▲Wheaton*•†.....Du Page	WILLIAM NUNN.
White Hall*•†.....Greene	Mark Meyerstein.
Williamsfield*•†....Knox	See Galesburg.
Williamsville*•†Sanga'on	See Springfield.
Wilmington*•† ..... Will	Edward Corlett.
▲Winchester*•† .....Scott	JAMES A. WARREN.
Windsor*•†.....Shelby	Amos Walker.
Winnetka*•† .....Cook	Carlton Prouty.
Winslow*•†...Stephenson	See Freeport.
Woodhull*•†.....Henry	W. W. White.
▲Woodstock*•†...McHenry	V. S. LUMLEY.
Wyanet*•†.....Bureau	See Princeton.
Wyoming*•† .....Stark	Frank Thomas.
Xenia*•† .....Clay	W. S. Morgan.
Yates City*•† .....Knox	See Galesburg.
▲Yorkville*•†.....Kendall	H. S. Hudson.

INDIANA.

Town and County.	Name.
Akron*•†.....Fulton	See Rochester.
Albany*•†.....Delaware	O. Dowden.
▲Albion*•† .....Noble	L. W. WRIGLEY.
Alexandria*•† ...Madison	SHANNON & RIZER.
Ambia*•†.....Benton	W. Lee Bartlett.
▲Anderson*•† .... Madison	WILLIAM S. DIVEN.
▲Angola*•† .....Steuben	BEST, BRATTON & YOTTER
Arcadia*•†.....Hamilton	Thomas J. Bishop.
Argos*•†.....Marshall	John R. Jones.
Ashley*•†..... Steuben	Thomas Wichwire.
Atlanta*.....Hamilton	See Cicero.
Attica*•†.....Fountain	ISAAC E. SCHOONOVER.
▲Auburn*•† .....De Kalb	ROBY & HARPER.
Aurora*•† .....Dearborn	DOWNEY & SHUTTS.
▲villa*•†..... Noble	See Kendallville.
Batesville*•† ..... Ripley	Cravens & Cravens.
▲Bedford*•† .....Lawrence	BROOKS & BROOKS.
Bern*•†.....Adams	Kelly & Moran.
▲Bloomfield*•† ..... Greene	CAVINS & HENDERSON.
▲Bloomington*•† ..Monroe	LEE & GRIMES.
▲Bluffton*•† .....Wells	TODD & TODD.
▲Boonville*•†..... Warrick	ARMSTRONG & SHAFER.
Boswell*•† .....Benton	A. B. McAdams.
Bourbon*•†.....Marshall	J. D. Chaplin.
▲Brazil*•†.....Clay	RAWLEY & HUTCHISON.
Bremen*•†.....Marshall	S. J. Hayes.
Bristol*•†.....Elkhart	Harvey W. Kautz.
Brook*•† .....Newton	Graves & Graves.
Brookston*•† .....White	See Chalmers.
▲Brookville*•† ...Franklin	GEORGE F. O'BYRNE.
▲Brownstown*•†..Jackson	APPLEWHITE & APPLEWHITE.
Butler*•†.....DeKalb	C. J. Coats.
Cambridge City*•† Wayne	Lynn E. Kepler.
Camden*•† .....Carroll	P. Ray.
Campbellsb'g*•† Wash't'n	See Salem.
▲Cannelton*•† .....Perry	C. A. WEATHERS.
Carlisle*•†.....Sullivan	W. B. Akin.
Carthage*•† .....Rush	See Rushville.
Cayuga*•† ..... Vermilion	J. H. BROWN.
Chalmers*•†.....White	E. R. Price.
Charlestown*•†.....Clark	W. H. Watson.
Chesterton*•† .....Porter	G. R. Williams.
Chrisney*•† .....Spencer	See Rockport.
Churubusco*•†...Whitley	John W. Orndorf.
Cicero*•† .....Hamilton	P. J. Fariss.
Clarks Hill*•†Tippecanoe	See Colfax.
Clay City*•†..... Clay	GEORGE W. WILTSE.
Clayton*•† .... Hendricks	See Plainfield.
Clinton*•† .... Vermilion	J. A. Wittermood.
Colfax*•†.....Clinton	F. M. Goldsberry.
▲Columbia City*•† Whitley	ANDREW A. ADAMS.
▲Columbus*•† Bartho'mew	C. B. COOPER.
▲Connersville*•† .. Fayette	FLORA & BROADDUS.
Converse*•†.....Miami	Fred P. Clark.
Corunna*•† .....DeKalb	See Waterloo.
▲Corydon*.....Harrison	T. J. Wilson.
▲Covington*•† ...Fountain	CHARLES M. McCABE.
▲Crawfordsville*•† M'ntg'y	FINLEY P. MOUNT.
Crothersville*•†. Jackson	H. H. Prince.
▲Crown Point*•† .....Lake	J. KOPELKE.
Culver*•†.....Marshall	H. A. Logan.
Cynthiana*•† ..... Posey	John B. Smith.
Daleville*•†.....Delaware	J. M. Fenwich.
Dana*•† ..... Vermilion	E. B. James.
▲Danville*•† .... Hendricks	HOGATE & CLARK.
Darlington*•† Montgom'y	A. N. Cave.
▲Decatur*•† .....Adams	E. K. ERWIN.
▲Delphi*•† .....Carroll	SMITH & JULIEN.
Dillsboro*•†.....Dearborn	See Aurora.
Dunkirk*•† ..... Jay	J. T. Day.
Earl Park*•† .....Benton	Fraser & Isham.
East Chicago*•† .....Lake	J. B. F. SHOWALTER.
Eaton*•† .....Delaware	W. H. Younts.
Edinburg*•† .....Johnson	See Franklin.
Elizabethtown*•† Barth'w	J. H. Bradford.
Elkhart*•† .....Elkhart	J. H. HALE.
Ellettsville*•† ....Monroe	See Bloomington.
Elwood*•† .....Madison	WARD L. ROACH.
▲English*•† .....Crawford	See Leavenworth.
▲Evansville*•† Vand'burgh	GEORGE A. CUNNINGHAM. Attorney for First National Bank.
Fairmount*•† ..... Grant	Chas. T. Parker.
Farmland*•†....Randolph	David Wasson.
Flora*•† ..... Carroll	J. B. SMITH.
Fort Branch*•†....Gibson	Mark L. Harris.
Fortville*•† .....Hancock	John C. Jenkins.
Fort Wayne*•†.....Allen	OWEN N. HEATON, Attorney for Fort Wayne Trust Co.
▲Fowler*•† .....Benton	FRAZER & ISHAM.
Francesville*•† ...Pulaski	C. W. Barker.
▲Frankfort*•†.....Clinton	J. C. FARBER.
▲Franklin*•† ..... Johnson	MILLER & BARNETT.
Frankton*•† .....Madison	J. O. Barrett.
Fremont*•†.....Steuben	J. G. Yeagley.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Galveston*† .....Cass	B. B. RICHARDS.
Garrett*† .....De Kalb	H. W. MOUNTZ.
Gas City*† .....Grant	Brandenburg & Linn.
Geneva*† .....Adams	William Drew.
Goodland*† .....Newton	J. W. Oswald.
▲Goshen*† .....Elkhart	MILLER & DRAKE.
Gosport*† .....Owen	E. S. Davis.
▲Greencastle*† ...Putnam	S. A. HAYS.
▲Greenfield*† ...Hancock	MARSH & COOK.
▲Greensburg*† ...Decatur	JOHN W. HOLCOMB.
Greentown*† ....Howard	Cooper & Somerville.
Greenwood*† ...Johnson	J. F. Crawford.
Hagerstown*† .....Wayne	B. F. Mason.
Hamilton*† .....Steuben	See Auburn.
Hammond*† ..... Lake	CHARLES. F. GRIFFIN.
▲Hartford City*† Blackf'd	CANTWELL, CANTWELL & SIMMONS
Hebron*† .....Porter	George C. Gregg.
Hillsboro*† ....Fountain	John W. Newlin.
Hobart*† .....Lake	J. H. Conroy.
Hope*† ....Bartholomew	W. N. Aikin.
Huntingburg*† .. Dubois	LEO H. FISHER.
▲Huntington*† Hunt'gton	SPENCER, BRANYAN & SPENCER.
Idaville*▲.....White	See Monticello.
¶Indianapolis*† ..Marion	AIKINS & WELLMAN, Lemcke Building. Attorneys for The Central Law Union. Corporation and Commercial Law. Special attention to commercial litigation.
" ..... "	AYRES, JONES & HOLLETT, Rooms 500, 501, and 502 Indiana Trust Building.
" ..... "	CHAMBERS, PICKENS & MOORES. Lemcke Building. Attorneys for Pennsylvania Railway Lines, Western Union Telegraph Co., Indianapolis Street Railway Co. Refer to Indiana Nat'l Bank, Capital Nat'l Bank, Fletcher Nat'l Bank, Merchants Nat'l Bank, Indiana Trust Co., Union Trust Co., Marion Trust. Co.
" ..... "	JAMESON & JOSS. Commercial and corporation law; non-resident business a specialty; mortgage foreclosures. Long distance telephone No. 1142. We refer generally to all Banks and Trust Companies in this City. Attorneys for R. G. Dun & Co. and Central Trust Co.
" ..... "	MORRIS & NEWBERGER, Commercial Club Building. Practice in Federal, State, and Supreme Courts. Commercial and Corporation Law. Collection Department.
" ..... "	LUCIUS B. SWIFT, Hubbard Block. Practices in State and Federal Courts. Collections. Corporation Law. Refers to Indiana National Bank and Union Trust Co.
Jamestown*† ..... Boone	Wm. Darnell.
▲Jasper*† ..... Du Bois	Bretz & McFall.
▲Jeffersonville*† ....Clark	S. S. JOHNSON.
Jonesboro*† .....Grant	Henderson Oliver.
Kendallville*† .....Noble	JAMES GRAVES.
▲Kentland*† .....Newton	Cummings & Darroch.
Kewanna*† .....Fulton	A. D. TONER, JR.
Kingman*† .....Fountain	J. M. Wilkey.
Kirklin*† .....Clinton	George T. Williams.
Knightstown*† .....Henry	C. D. MORGAN.
▲Knox*† .....Starke	PETERS & PETERS.
▲Kokomo*† ..... Howard	J. W. COOPER.
Ladoga*† ...Montgomery	M. M. Bachelder.
▲La Fayette*† .. Tip'canoe	WILSON & QUINN. Refer to Perrin National Bank.
La Fontaine*† .. Wabash	See Wabash.
▲Lagrange*† ... Lagrange	R. D. MACHAN.
Lapel*† ..... Madison	See Anderson.
▲La Porte*† .....La Porte	M. E. LELITER.
Laurel*† .....Franklin	See Brookville.
▲Lawrenceburg*† Dearb'n	Warren N. Hauck.
Leavenworth*▲ Crawford	John H. Weathers.
▲Lebanon*† .....Boone	SAMUEL R. ARTMAN.
Lexington*† .....Scott	See Scottsburg.
▲Liberty*† ..... Union	Albert Davis.
Ligonier*† ..... Noble	W. H. Wigton.
Lima*† ..... Lagrange	See La Grange.
Linden*† ...Montgomery	See Crawfordsville
Linton*† .....Greene	DANIEL W. McINTOSH.
▲Logansport*† .....Cass	GEORGE W. FUNK.
Loogootee*† ..... Martin	Henry Wood.
Lowell*† ..... Lake	S. C. Dwyer.
Lynn*† ..... Randolph	See Winchester.
Macy*† .....Miami	See Peru.
▲Madison*† ..... Jefferson	Judge W. T. FRIEDLEY.
Manilla*† .....Rush	George S. Jones.
Marengo*† .....Crawford	See English.
▲Marion*† .....Grant	GEORGE G. WHARTON.
Markle*† .... Huntington	W. S. Smith.
Marshall*† ..... Parke	See Rockville.
▲Martinsville*† ...Morgan	Renner & McNutt.
Matthews*▲.....Grant	See Hartford City.
Medaryville*† ....Pulaski	See Winamac.
Mentone*▲† ....Kosciusko	J. F. Johnson.
Michigan City*† . Laporte	J. H. ORR.
Middlebury*† ....Elkhart	M. G. Hoover.
Middletown*† .....Henry	E. L. Elliott.
Milan*† .....Ripley	See Lawrenceburg.
Milford*† .....Kosciusko	T. C. McLaughlin.
Milroy*† .....Rush	See Rushville.
Mishawaka*▲. St. Joseph	E. Voll Bingham.
Mitchell*† .....Lawrence	W. H. Edwards.
Monon*† .....White	J. G. YORK.
Monroeville*† .....Allen	E. W. Meeks.
Montezuma*† .. ..Parke	F. L. Canine.
▲Monticello*† .....White	GUTHRIE & BUSHNELL.
Montpelier*† ..Blackford	C. W. Kinnan.
Mooresville*† ....Morgan	Jas. M. Bishop.
Morgantown*▲† ..Morgan	John V. King.
Morocco*† .....Newton	Davis & Dunlap.
Morristown*† ....Shelby	See Shelbyville.
Mount Vernon*† ..Posey	E. M. SPENCER.
Mulberry*† .....Clinton	W. H. Peter.
▲Muncie*† .....Delaware	GREGORY, SILVERBURG & LOTZ. Attorneys for Delaware County National Bank.
Nappanee*† ..... Elkhart	G. M. NETERER.
▲Nashville* .....Brown	R. L. Coffey.
▲New Albany*† .....Floyd	KELSO & KELSO.
New Carlisle*▲† St. Jos'ph	S. C. Lancaster.
▲New Castle*▲† .....Henry	D. W. KINSEY.
New Harmony*▲† ..Posey	PERCY WELCH.
New Palestine*▲† Hancock	N. B. Bradenburgh.
New Paris*▲† .....Elkhart	A. J. Pickering.
▲Newport*▲† ...Vermilion	Conley and Whittock.
New Richmond*▲† M'tg'y	See Crawfordsville.
▲Noblesville*▲† ..Hamilton	GAVIN & DAVIS.
North Judson*▲† ..Starke	G. T. Menish.
No. Manchester*▲† W'b'sh	JAMES W. ARTHUR.
North Salem*▲† Hendr'ks	See Danville.
North Vernon*▲† ..Jen'gs	LINCOLN DIXON.
Oakland City*▲† ...Gibson	J. M. & S. L. Vandeveer.
Odon*▲† .....Daviess	H. H. Crooke.
Orleans*▲† .....Orange	Wright & Lingle.
Osgood*▲† ..... Ripley	R. A. Creignile.
Otterbein*▲† .....Benton	Bode Lamb.
Owensville*▲† .... Gibson	A. W. Sprague.
Oxford*▲† .....Benton	See Fowler.
▲Paoli*▲† .....Orange	T. B. Buskirk.
Parker*▲† .....Randolph	Thomas Condon.
Patriot*▲† .....Switzerland	See Vevay.
Pendleton*▲† ....Madison	C. E. Goodrich.
Pennville* .....Jay	Joseph H. Sell.
Perryville*▲† . Vermilion	See Newport.
▲Peru*▲† .....Miami	NOTT N. ANTRIM.
▲Petersburg*▲† .....Pike	Posey & Chappell.
Pierceton*▲† ...Kosciusko	J. H. Taylor.
Pine Village* .....Warren	See Williamsport.
Pittsboro*▲† ...Hendricks	J. M. Wells.
Plainfield*▲† ...Hendricks	John Morgan.
▲Plymouth*▲† .....Marshall	JOHN W. PARKS.
▲Portland*▲† .....Jay	HEADINGTON & WHITEMAN
Poseyville*▲† .....Posey	James Kilroy.
▲Princeton*▲† .....Gibson	MILLER & MILLER.
Redkey*▲† .....Jay	George N. Edgar.
Remington*▲† .....Jasper	Ira W. Yeoman.
▲Rensselaer*▲† .....Jasper	JAMES H. CHAPMAN.
Reynolds*▲† .....White	See Monticello.
▲Richmond*▲† .....Wayne	A. M. GARDNER.
Ridgeville*▲† ...Randolph	N. W. Ferguson.
▲Rising Sun*▲† .....Ohio	W. W. Williams.
Roachdale*▲† .....Putnam	See Greencastle.
Roann*▲† ..... Wabash	D. VAN BUSKIRK.
Roanoke*▲† ..Huntington	See Huntington.
▲Rochester*▲† .....Fulton	HOLMAN & STEPHENSON.
▲Rockport*▲† .....Spencer	ZOERCHER & SAVAGE.
▲Rockville*▲† .....Parke	Elwood Hunt.
Rossville*▲† .....Clinton	John C. Rogers.
Royal Center*▲† .....Cass	James M. Fry.
▲Rushville*▲† .....Rush	HOWARD E. BARRETT.
Russellville*▲† ...Putnam	J. Burnside.
Russiaville*▲† ....Howard	James W. Cooper.
▲Salem*▲† .....Washington	F. N. Hostetter
▲Scottsburg*▲† .....Scott	SHEA & STOREN.
Sellersburg*▲† .....Clark	See Jeffersonville.
Seymour*▲† .....Jackson	SHEA & WOOD.
▲Shelbyville*▲† .....Shelby	DOWNEY & MAJOR.
Sheridan*▲† .....Hamilton	A. C. PEARSON.
Shipshewana*▲† Lagrange	J. W. Nusbaum.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Shirley*† .....Henry	Thomas J. De Mund.
Shoals*† .....Martin	J. T. Rogers.
Silver Lake*†.Kosciusko	C. W. Shipley.
▲South Bend*†.St. Joseph	GEO. E. CLARKE. Refers to First National Bank.
South Whitley*† Whitley	F. B. Moe.
▲Spencer*†.....Owen	WILLIS HICKAM.
Spiceland*† .....Henry	H. G. Gergin.
St. Joe Station*† DeKalb	See Auburn.
Star City*† ....Pulaski	See Winamac.
Stilesville* ....Hendricks	See Danville.
▲Sullivan*†.....Sullivan	JOHN S. BAYS.
Summitville*† ..Madison	W. S. Beeson.
Swayzee*†.....Grant	Long & Cassell.
Syracuse*† ...Kosciusko	Geo. W. Miles.
Tell City* .....Perry	John T. Patrick.
▲Terre Haute*†....Vigo	SAMUEL R. HAMILL.
Thorntown*† .....Boone	See Lebanon.
▲Tipton*† .....Tipton	M. T. SHEIL.
Topeka*†..... Lagrange	See Goshen.
Union City*† ..Randolph	BELL & ROSS.
Upland*† .....Grant	See Marion.
▲Valparaiso*†.....Porter	A. D. BARTHOLOMEW.
Veedersburg*†.Fountain	A. Marshall.
▲Vernon*†.....Jennings	T. C. Batchelor.
▲Versailles* ..... Ripley	Adam Stockinger.
▲Vevay*†.....Switzerland	Carroll S. Tandy.
▲Vincennes*† - .....Knox	JAMES W. EMISON.
▲Wabash*† ..... Wabash	OLIVER H. BOGUE.
Wakarusa*† .... Elkhart	S. C. Harrington.
Walkerton*†..St. Joseph	W. A. Dailey.
Wanatah*†..... La Porte	E. J. Bower.
Warren*† ...Huntington	L. L. Simons.
▲Warsaw*† ....Kosciusko	J. D. WIDAMAN.
▲Washington*† .. Daviess	OGDEN & INMAN.
Waterloo*† ..... De Kalb	C. M. Phillips.
Waveland*†Montgomery	Acker & Rosebaum.
Waynetown*†M'tgomery	J. S. Zuck.
W.College Corner..Union	See College Corner, Ohio.
Westfield*† ....Hamilton	J. E. Hodgin.
West Lebanon*†..Warren	John R. Crask.
▲West Shoals* ..... Martin	See Shoals.
Westville*†.....La Porte	Azariah Williams.
Whiting*† .....Lake	F. N. Gavit.
▲Williamsport*†..Warren	C. V. McAdams.
▲Winamac*† .....Pulaski	BURSON & BURSON.
▲Winchester*†...Randolph	CALDWELL & NICHOLS.
Windfall*† .....Tipton	E. A. Mock.
Wingate*† .Montgomery	See Crawfordsville.
Winslow*† ..... Pike	M. M. Rice.
Wolcott*† .....White	George F. Baker.
Wolcottville*†..Lagrange	Isaac Collins.
Worthington*† ..Greene	W L. RUDE.
Zionsville*† .....Boone	C. H. Beamer.

INDIAN TERRITORY.

Town and County.	Name.
Afton*†CherokeeNation	J. S. Truitt.
Ardmore*† Chick'a'wNa.	POTTERF & BOWMAN. Refer to City National Bank.
Atoka*† ChoctawNation	See South McAlester
Bristow..... Creek	See Stroud, Okl. Ter.
Caddo*†.....Choctaw Na.	Charles E. McPherson.
Checotah*†... Creek Na.	See Muscogee.
Chelsea*†..Cherokee Na.	D. G. ELLIOTT.
Chickasha*† Ch'k's'wNa.	R. D. WELBORNE.
Claremore*† Cher'k'eNr.	DAVENPORT & HALL.
Comanche*†Ch'k's'w Na.	See Duncan.
Davis*† ..Chickasaw Na.	H W. Fielding.
Duncan*†.Chickasaw Na.	Wolverton & March.
Durant*†s ..Choctaw Na.	See South McAlester.
Eufaula*†. Creek Nation	E. I. O'Reilly.
Fairland*† Cherokee Na.	See Claremore.
Holdenville*†.Creek Na.	LAKE MOORE.
Lehigh*†...Choctaw Na.	A. T. West.
Marietta*†ChickasawNa.	B. C. Logsdon.
Marlow*†Chickasaw Na.	W. A. Proctor.
Miami*† .....Peoria Na.	H. H. McCluer.
Minco*†..Chickasaw Na.	R. Bond.
Muscogee*†Creek Nation	T A. SANSON, JR.
Nowata*†. Cherokee Na.	W. A. CHASE.
▲Okmulgee*.Creek Nation	See Muscogee.
Pauls Valley*†Ch'k's'wNa.	BLANTON & WOLFE.
Purcell*†.Chickasaw Na.	GEORGE M. MILLER.
Rush Springs*†Ch'kasaw	See Marlow.
Ryan*†...Chickasaw Na.	E. E. Morris.
▲S. McAlester*†Ch't'wNa.	J. A. HALE.
Sapulpa*†..... Creek Na.	MARS & STRICKLIN.
▲Tahlequah* Cherokee Na.	John P. Buster.
▲Tishomingo*.Ch'kas'w Na.	Treadwell & Lucas.
Tulsa*†....Creek Nation	Poe & Campbell.
Vinita*†....Cherokee Na.	W. H. KORNEGAY.
Wagoner*†Creek Nation	Watts & Watts.
▲Wewokas†..Seminole Na.	See Holdenville.
Wynnew'd*† C'kas'w Na.	CYRUS G. KEAN.

IOWA.

Town and County.	Name.
Ackley*† .....Hardin	J. S. Roberts.
Adair*† .....Adair	S. B. Gwin.
▲Adel*† .....Dallas	WHITE & CLARKE.
Afton*† .....Union	H. P. Armitage.
Ainsworth*†Washington	See Washington.
Akron*†.....Plymouth	M. A. Agnes.
▲Albia*† .....Monroe	W. A. NICHOL.
Alden*† .....Hardin	Furry Bros.
Alexander*† ....Franklin	See Hampton.
▲Algona*†.....Kossuth	SULLIVAN & McMAHON
Allerton*† ..... Wayne	D. D. Shirley.
▲Allison*†.....Butler	W. S. Montgomery.
Almorala*† .....Delaware	See Manchester.
Alta*† .....Buena Vista	H. F. Schultz.
Altavista*†...Chickasaw	See New Hampton.
Alton*† .....Sioux	G. W. Pitts.
Altoona*† .....Polk	See Des Moines.
Alvord*† ..... Lyon	J. D. Stewart.
Ames*† .....Story	G. A. Underwood.
▲Anamosa*† .....Jones	C. M. BROWN.
Anita*† .....Cass	Walter E. Haynes.
Anthon*† .....Woodbury	Walling & Olsson.
Aplington*† .....Butler	F. B. Royce.
Arcadia*† .....Carroll	See Carroll.
Archer*† .....O'Brien	See Primghar.
Arion*† .....Crawford	See Charter Oak.
Arlington*† ..... Fayette	James Cooney.
Armstrong*† ....Emmett	I. M. Pritchard.
Arthur*† .....Ida	See Ida Grove.
Ashton*† .....Osceola	See Sibley.
Atkins*† .....Benton	See Vinton.
▲Atlantic*† .....Cass	JAMES B. BRUFF.
▲Audubon*† .....Audubon	MYERS & BLUME.
Aurelia*† .....Cherokee	T. B. Parker, Jr.
Aurora*† .....Buchanan	See Independence.
Avoca*†..Pottawattamie	J. L. Blanchard.
Ayrshire*†.....Palo Alto	See Emmetsburg.
Badger*† ..... Webster	See Fort Dodge.
Bagley*† ..... Guthrie	See Guthrie Center.
Bancroft*† .....Kossuth	P. M. Barslow.
Barnes*† .....Mahaska	E. B. Skinner.
Barnum*†.....Webster	See Fort Dodge.
Bartlett*† ..... Fremont	See Hamburg.
Batavia*† .....Jefferson	M. B. Sparks.
Battle Creek*†.....Ida	H. L. Hastings.
Baxter*† .....Jasper	See Newton.
Bayard*† .....Guthrie	M. J. Hallinan.
Beaconsfield*† .Ringgold	See Mount Ayr.
Beaman*† ..... .Grundy	See Grundy Center.
▲Bedford*†.....Taylor	FLICK & JOHNSTON
Belle Plaine*†....Benton	T. H. MILNER.
Bellevue*† ..... Jackson	Cole & Cole.
Belmond*† ..... Wright	BRADFORD KNAPP.
Bennett*†.....Cedar	William Bierkamp.
Birmingham*† Van Bur'n	W. S. Allen.
Blairsburg*†...Hamilton	See Webster City.
Blairstown*† .....Benton	P. H. Lynch.
Blanchard*† .....Page	Frank Hooker.
Blencoe*†.....Monona	See Onawa.
Blockton*†.....Taylor	See Bedford.
▲Bloomfield*†.....Davis	S. S. CARRUTHERS
Bode*† .....Humboldt	See Humboldt.
Bonaparte*†..Van Buren	See Keokuk.
Bondurant*†.....Polk	See Des Moines.
▲Boone*† .....Boone	WHITAKER & DALE.
Boyden*† ..... Sioux	John Connell.
Braddyville*† ..... Page	See Clarinda.
Bradgate*†....Humboldt	See Humboldt.
Brayton*† ..... Audubon	James E. Bruce.
Breda*†.....Carroll	See Carroll.
Bridgewater*† .....Adair	See Greenfield.
Brighton*†..Washington	See Washington.
Bristow*† .....Butler	See Allison.
Britt*†.....Hancock	John F. Thompson.
Brooklyn*†....Poweshiek	John F. Talbott.
Brush Creek.....Fayette	See Arlington.
Buffalo Cent'r*†Win'b'go	Patterson & Gordon.
▲Burlington*†.Des Moines	SEERLEY & CLARK. Refer to German-American Savings Bank.
Burt*†.....Kossuth	See Algona.
Bussey*†.....Marion	Theodore West.
Calamus*†.....Clinton	See Clinton.
Callender*†.....Webster	E. O. Fitz.
Calmar*† ... Winneshiek	J. B. Kaye.
Calumet*†.....O'Brien	See Primghar.
Cambridge*†.....Story	M. M. Keller.
Cantril*† .....Van Buren	Henry T. Cox.
Carlisle*†.....Warren	See Indianola.
▲Carroll*†.....Carroll	F. M. POWERS.
Carson*†.Pottawattamie	Ira Stitt.
Cascade*†.....Dubuque	J. C. Kelly.
Casey*†.....Guthrie	A. M. Fagan.
Castana*†.....Monona	B. G. Davis.
Cedar Falls*†BlackHawk	V. LYNGBY.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Cedar Rapids*•† .....Linn	U. C. BLAKE. Attorney for Cedar Rapids Savings Bank. Also refers to Merchants National Bank.
" ..... "	LEWIS P. MAIN. Attorney for Cedar Rapids National Bank.
Center Point*† .....Linn	H. C. Pruity.
▲Centerville*•† .Appanoose	VERMILION & VALENTINE.
Central City*•† .....Linn	See Cedar Rapids.
▲Chariton*•† .....Lucas	F. M. STUART.
▲Charles City*•† .....Floyd	J. W. BROWN.
Charlotte*•† .....Clinton	See Lyons.
Charter Oak*•† .Crawford	Harding & Harding.
Chattsworth*† .....Sioux	See Hawarden.
Chelsea*•† .....Tama	See Toledo.
▲Cherokee*•† ....Cherokee	THOMAS McCULLA.
Chester*•† .....Howard	See Cresco.
Churdan*•† .....Greene	N. F. Bates.
Cincinnati*•† ..Appanoose	J. C. McDonald & Bro.
Clare*•† .....Webster	See Fort Dodge.
Clarence*•† .....Cedar	George McLeod.
▲Clarinda*•† .....Page	T. E. CLARK.
▲Clarion*•† .....Wright	NAGLE & NAGLE.
Clarkaville*•† .....Butler	C. G. Burling.
Clearfield*•† .....Taylor	J. R. Plummer.
Clear Lake*•†Cerro Gorde	D. W. HUEN.
Cleghorn*•† ....Cherokee	See Sioux City.
Clermont*•† .....Fayette	William Larrabee, Jr.
▲Clinton*•† .....Clinton	CHASE & SEAMAN. Any bank in Clinton.
Clio*•† .....Wayne	See Corydon.
Coggon*•† .....Linn	Henry Troy.
Colfax*•† .....Page	B. V. Draper.
Colesburg* .....Delaware	See Manchester.
Colfax*•† .....Jasper	G. M. Tripp.
College Springs* ....Page	J. R. Priest.
Collins*•† .....Story	See Rhodes.
Colo*•† .....Story	See Nevada.
Columbus Junc.*•†Louisa	F. M. MOLSBERRY.
Conrad*•† .....Grundy	W. A. Eckles.
Conway*•† .....Taylor	A. A. Leachey.
Coon Rapids*•† ....Carroll	J. W. Lee.
▲Corning*•† .....Adams	F. C. OKEY.
Correctionville*•† Wo'd'y	Earl Edmunds.
Corwith*•† .....Hancock	C. R. Wood.
▲Corydon*•† .....Wayne	HART & POSTON.
▲Council Bluffs*•†Pottaw'e	JOHN M. GALVIN.
Crawfordsville*•† Wash'n	See Washington.
▲Cresco*•† .....Howard	REED & REED.
▲Creston*•† .....Union	SULLIVAN & SULLIVAN.
Crystallake* .....Hancock	See Garner.
Cumberland*•† .....Cass	Curtis, Follett & Curtis.
Curlew*•† .....Palo Alto	See Emmetsburg.
Cushing*•† ....Woodbury	See Holstein.
Cylinder*•† .....Palo Alto	See Emmetsburg.
▲Dakotah*†. .....Humboldt	A. D. Bicknell.
Dallas Center*•† ...Dallas	See Adel.
Dana*•† .....Greene	See Jefferson.
Danbury*•† ....Woodbury	C. W. Piersol.
Danville*•† ...Des Moines	See Burlington.
▲Davenport*•† .....Scott	WM. HOERSCH. Refers to any Davenport bank, city or county officer, or mercantile house.
Davis City*•† .....Decatur	J. H. Kling.
Dayton*•† .....Webster	J. H. Lindberg.
Decatur*•† .....Decatur	JOHN S. SHIELD.
▲Decorah*•† ..Winneshiek	H. F. BARTHELL.
Dedham*•† .....Carroll	See Carroll.
Deep River*•† .Poweshiek	See Montezuma.
Defiance*•† .....Shelby	See Harlan.
Delhi*•† .....Delaware	E. C. Perkins.
Delmar*•† .....Clinton	See Lyons.
Delta*•† .....Keokuk	See Sigourney.
▲Denison*•† .....Crawford	J. P. CONNER.
Derby*•† .....Lucas	J. A. Penick.
¶▲Des Moines*•† .....Polk	BAILY, BALLREICH & PRESTON. Corporation and insurance law. Commercial collections and bankruptcy practice a specialty. References: Any bank in the city.
" ..... "	CUMMINS, HEWITT & WRIGHT. Attorneys for corporations and non-residents. Special collection dept.
" ..... "	DALE & ALLEN. Bradstreet's local attorneys. References: Central State Bank; Marquardt Savings Bank.
" ..... "	DOWELL & PARRISH. Refer to Iowa Nat'l Bank, People's and Des Moines Sav. Banks.
De Soto*•† .....Dallas	See Adel.
De Witt*•† .....Clinton	R. B. WOLFE.
Dexter*•† .....Dallas	E. T. Short.
Diagonal*•† .....Ringgold	E. H. Stringham.
Dickens*•† .....Clay	T. J. O'Donnell.
Dixon*•† .....Scott	See Wheatland.
Doliver .....Emmet	See Armstrong.
Donnellson*•† .....Lee	See Fort Madison.
Doon*•† .....Lyon	John P. Tinley.
Dow City*•† ....Crawford	See Denison.
Dows*•† .....Wright	I. C. Fenninger.
▲Dubuque*•† .... Dubuque	LYON & LYON. Refer to any bank or jobber in Dubuque.
Dumont*•† .....Butler	See Allison.
Duncombe*•† .....Webster	See Ft. Dodge.
Dunkerton*•† Blackhawk	See Waterloo.
Dunlap*•† .....Harrison	Stanley E. Wilmot.
Durant*•† .....Cedar	D. H. Smoke.
Dyersville*•† ....Dubuque	A. M. UTT.
Dysart*•† .....Tama	See Vinton.
Eagle Grove*•† ....Wright	SYLVESTER FLYNN.
Earlham*•† .....Madison	C. B. Johnson.
Earling*•† .....Shelby	See Harlan.
Earlville*•† .....Delaware	W. I. Millen.
Early*•† .....Sac	See Sac City.
East Peru*..... Madison	See St. Charles.
Eddyville*•† .....Wapello	W. R. Nelson.
Edgewood*•† .....Clayton	L. B. Blanchard.
Elberon*•† .....Tama	E. P. Scrable.
Eldon*•† .....Wapello	J. E. Varnum.
▲Eldora*•† .....Hardin	H. L. HUFF.
Eldridge*•† .....Scott	See Davenport.
Elgin*•† .....Fayette	L. J. Faido.
▲Elkader*•† .....Clayton	W. A. Preston.
Elkport*•† .....Clayton	See Elkader.
Elliott*•† ...Montgomery	T. W. Craig.
Ellston*•† ..... Ringgold	See Diagonal.
Ellsworth*• ....Hamilton	See Webster City.
Elma*•† .....Howard	H. L. Spaulding.
Emerson*•† .....Mills	See Carson.
▲Emmetsburg*•† Palo Alto	THOMAS O'CONNOR.
Epworth*•† .....Dubuque	See Dubuque.
Essex*•† .....Page	John S. Holland.
▲Estherville*•† .....Emmet	MYERLY & BEVAN.
Everly*•† ..... Clay	M. Fell.
Exira*•† .....Audubon	W. R. Copeland.
Fairbank*•† ....Buchanan	See Independence.
▲Fairfield*•† .....Jefferson	ROLLIN J. WILSON.
Farley*•† ..... Dubuque	See Dyersville.
Farmington*•†Van Buren	W. D. McCORMICK.
Farnhamville*•† .Calhoun	See Rockwell City.
Farragut*•† .... Fremont	See Hamburg.
Fayette*•† .....Fayette	T. D. Peterman.
Fenton .....Kossuth	See Algona.
Fertile* .....Worth	See Northwood.
Floyd*•† .....Floyd	See Charles City.
Fonda*•† .....Pocahontas	ARTHUR W. DAVIS.
Fontanelle*•† .....Adair	Charles T. Launder.
▲Forest City*•†Winnebago	BUTLER & HATCH.
Ft. Atkinson*•†Win'esh'k	See Decorah.
▲Fort Dodge*•† ...Webster	FARRELL & PRICE.
▲Fort Madison*•† ..... Lee	HERMINGHAUSEN & HERMINGHAUSEN.
Foster*•† .....Monroe	See Albia.
Fostoria*•..... Clay	See Spencer.
Fredericksb'g*•† Chick'w	See New Hampton.
Fremont*•† .... Mahaska	See Oskaloosa.
Galt*•† .....Wright	See Clarion.
Galva*•† ..... Ida	C. B. Mote.
Garden Grove*•. Decatur	S. H. Amos.
Garnavillo* ..... Hancock	Ramsey & Blackstone.
Garrison*•† ..... Benton	See Vinton.
Garwin*•† ..... Tama	R. P. Fitzgerald.
George*•† ..... Lyon	L. Vogt.
Germania*•† .....Kossuth	E. O. Fitz.
Gilman*•† ..... Marshall	See Marshalltown.
Gilmore City*•†Pocahon's	L. E. England.
Gladbrook*•† ..... Tama	G. L. Wilbur.
▲Glenwood*•† ..... Mills	E. B. WOODRUFF.
Glidden*•† ..... Carroll	K. W. Marean.
Goldfield*•† ..... Wright	W. C. Dewel.
Goodell*•† ..... Hancock	W. O. Butterfield.
Gowrie*•† ..... Webster	J. Y. STIER.
Graettinger*•† ..Palo Alto	See Emmetsburg.
Grafton*•† ..... Worth	See Northwood.
Grand Junction*•†Greene	W. W. Turner.
Grand River*•† ..Decatur	See Leon.
Granville*•† ..... Sioux	See Orange City.
Gravity*•† ..... Taylor	Charles Morris.
Gray*•..... Audubon	See Audubon.
Greeley*•† ..... Delaware	See Manchester.
Greene*•† ..... Butler	E. W. Soesbe.
▲Greenfield*•† ..... Adair	J. A. STOREY.
Grimes*•† .....Polk	See Des Moines.
Grinnell*•† ....Poweshiek	HAINES & LYMAN.
Griswold*•† ..... Cass	Bryant & Bryant.
▲Grundy Center*•†Grundy	R. J. WILLIAMSON.
▲Guthrie Center*•†Guthrie	JOHN W. FOSTER.
Guttenburg*• .... Clayton	W. C. Lewis.
Halbur*•† ..... Carroll	See Carroll.
Hamburg*•† ..... Fremont	Hammond & Stevens.
▲Hampton*•† ..... Franklin	JOHN M. HEMINGWAY
Hancock*•†Pottaw'tomie	See Avoca.
Hanlontown ..... Worth	See Northwood.
Hardy*•† ..... Humboldt	See Livermore.
▲Harlan*•† ..... Shelby	T. R. MOCKLER.
Harper*•† ..... Keokuk	See Sigourney.
Harris*•† ..... Osceola	Dean & Belknap.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Hartley*•†	O'Brien
Hastinga*•†	Mills
Havelock*•†	Pocahontas
Hawarden*•†	Sioux
Hawkeye*•†	Fayette
Hayfield*†	Hancock
Hazleton*•†	Buchanan
Hedrick*•†	Keokuk
Henderson*•†	Mills
Holstein*•†	Ida
Hopkinton*•†	Delaware
Hornick*•†	Woodbury
Hosper*•†	Sioux
Hubbard*•†	Hardin
Hudson*•†	Black Hawk
Hull*•†	Sioux
Humboldt*•†	Humboldt
Humeston*•†	Wayne
Huntington	Emmet
▲Ida Grove*•†	Ida
Imogene*•†	Fremont
▲Independence*•†	Bucha'n
▲Indianola*•†	Warren
Inwood*•†	Lyon
Ionia*•†	Chickasaw
Iowa City*•†	Johnson
Iowa Falls*•†	Hardin
Ireton*•†	Sioux
Irwin*•†	Shelby
Jamaica*	Guthrie
Janesville*•†	Bremer
▲Jefferson*•†	Greene
Jesup*•†	Buchanan
Jewell*	Hamilton
Jolley*•†	Calhoun
Kalona*•†	Washington
Kanawha	Hancock
Kamrar*•†	Hamilton
Kellerton*•†	Ringgold
Kellogg*•†	Jasper
Kensett*•†	Worth
Kent*•†	Union
▲Keokuk*•†	Lee
▲Keosauqua*•†	Van Buren
Keota*•†	Keokuk
Keswick*•†	Keokuk
Keystone*•†	Benton
Kingsley*•†	Plymouth
Kiron*	Crawford
Kirkman*•†	Shelby
Klemme*•†	Hancock
Knowlton*•†	Ringgold
▲Knoxville*•†	Marion
Lacona*•†	Warren
Ladora*•†	Iowa
Lake City*•†	Calhoun
Lake Mills*•†	Winnebago
Lake Park*•†	Dickinson
Lake View*•†	Sac
Lamoni*•†	Decatur
Lamont*•†	Buchanan
Lamotte*•†	Jackson
Lansing*•†	Allamakee
La Porte City*•†	Bl'k H'wk
Larchwood*•†	Lyon
Larrabee*•†	Cherokee
Latimer*•†	Franklin
Laurens*•†	Pocahontas
Lawler*•†	Chickasaw
Ledyard*•†	Kossuth
Leeds*•†	Woodbury
Lehigh*•†	Webster
▲Le Mars*•†	Plymouth
Lenox*•†	Taylor
▲Leon*•†	Decatur
Leroy*•†	Decatur
Lester*•	Lyon
Letts*•†	Louisa
Lewis*•†	Cass
Lime Spring*•†	Howard
Linden*•†	Dallas
Lineville*•†	Wayne
Linn Grove*•†	Buena Vista
Lisbon*•†	Linn
Liscomb*•†	Marshall
Little Rock*•†	Lyon
Little Sioux*	Harrison
Livermore*•†	Humboldt
▲Logan*•†	Harrison
Lohrville*•†	Calhoun
Lone Rock	Kossuth
Lone Tree*•†	Johnson
Lorimor*•†	Union
Lost Nation*•†	Clinton
Lovilia*•†	Monroe
Lowden*•†	Cedar
Lucas*•†	Lucas
Lu Verne*•†	Kossuth
Lynnville*•†	Jasper

Name.
J. T. CONN.
See Glenwood.
See Pocahontas.
JOHN B. VAN DYKE.
T. E. Dibble.
See Garner.
E. R. Prindle.
JOHN T. BROOKS.
See Glenwood.
R. H. Smith.
See Delhi.
See Sioux City.
See Orange City.
E. R. Seaton.
See Waterloo.
See Sheldon.
PROUTY, COYLE & PROUTY.
Poston & Aten.
See Armstrong.
HOMER S. BRADSHAW.
See Hamburg.
COOK & LEACH.
O. C. BROWN.
See Rock Rapids.
See New Hampton.
REMLEY, NEY & REMLEY.
A. M. BREYSON.
S. H. Carr.
See Harlan.
See Perry.
M. S. Dougherty.
OWEN LOVEJOY.
James Dalton.
J. M. Blake.
See Rockwell City.
W. H. Palmer.
See Britt.
See Webster City.
W. W. Peasley.
E. M. Ives.
See Northwood.
See Creston.
HAZEN I. SAWYER. Refers to Keokuk Savings Bank.
W. B. COLLINS.
See Sigourney.
See Sigourney.
See Blairstown.
John M. Wormley.
See Denison.
See Harlan.
See Garner.
See Blockton.
G. W. Crozier.
See Indianola.
See Marengo.
HUTCHISON & JACOBS.
L. W. Torgeson.
W. S. King.
See Sac City.
R. P. Olsen.
See Independence.
See Maquoketa.
J. H. Trewin.
S. T. Mears.
W. T. Ryan.
A. R. Molyneux.
See Hampton.
J. H. ALLEN.
Wm. H. Parker.
See Algona.
See Sioux City.
G. D. Thompson.
E. T. BEDELL.
A. J. Johnson.
HARVEY & PARRISH.
See Leon.
J. L. Mitchell.
P. T. McVay.
F. J. Macomber.
F. M. CLARK.
See Adel.
J. F. Duff.
C. L. Ward.
W. M. Whittemore.
See Marshalltown.
See Rock Rapids.
L. H. Bassett.
F. M. Miles.
L. R. BOLTER & SONS.
William Towers.
See Algona.
See Iowa City.
Wisdom & Shatto.
See Lyons.
See Albia.
D. D. McGillivray.
J. C. Baker, Jr.
Charles W. Goodwin.
Joseph Arnold.

Town and County.	Name.
Lyons*•†	Clinton
Macedonia*•†	Pot'w't'mie
Madrid*•†	Boone
Magnolia*	Harrison
Malcolm*•†	Poweshiek
Mallard*•†	Palo Alto
Malvern*•†	Mills
▲Manchester*•†	Delaware
Manilla*•†	Crawford
Manly*	Worth
Manning*•†	Carroll
Manson*•†	Calhoun
Mapleton*•†	Monona
▲Maquoketa*•†	Jackson
Marathon*•†	Buena Vista
Marble Rock*•†	Floyd
Marcus*•†	Cherokee
▲Marengo*•†	Iowa
▲Marion*•†	Linn
Marne*•†	Cass
▲Marshalltown*•†	Marshall
Martinsburg*•†	Keokuk
▲Mason City*•†	Cerro G'do
Masonville*•†	Delaware
Massena*•†	Cass
Matlock*•†	Sioux
Maurice*•†	Sioux
Maxwell*•†	Story
Maynard*•	Fayette
McCallsburg*•†	Story
McGregor*•†	Clayton
McIntire*•†	Mitchell
Mechanicsville*•†	Cedar
Mediapolis*•†	Des Moines
Melbourne*•†	Marshall
Melrose*•†	Monroe
Menlo*•†	Guthrie
Meriden*•†	Cherokee
Merrill*•†	Plymouth
Meservey*•†	Cerro Gordo
Miles*•†	Jackson
Milford*•†	Dickinson
Miller*†	Hancock
Milo*•†	Warren
Milton*•†	Van Buren
Minburn*•†	Dallas
Minden*•†	Pottawattamie
Mingo*•†	Jasper
Missouri Valley*•†	Har'sn
Mitchell*•†	Mitchell
Mitchellville*•†	Polk
Modale*•†	Harrison
Mondamin*•†	Harrison
Monona*•†	Clayton
Monroe*•†	Jasper
▲Montezuma*•†	Poweshiek
Monticello*•†	Jones
Montour*•†	Tama
Moorhead*	Monona
Moravia*•†	Appanoose
Morning Sun*•†	Louisa
Moulton*•†	Appanoose
Mount Auburn*•†	Benton
▲Mount Ayr*•†	Ringgold
▲Mount Pleasant*•†	Henry
Mount Union*•†	Henry
Mount Vernon*•	Linn
Moville*•†	Woodbury
Murray*•†	Clarke
▲Muscatine*•†	Muscatine
Mystic*•†	Appanoose
Nashua*•†	Chickasaw
Nemaha	Sac
Neola*•†	Pottawattamie
▲Nevada*•†	Storey
New Albin*•†	Allamakee
Newell*•†	Buena Vista
Newhall*•†	Benton
▲New Hampton*•†	Ch'kasa
New Hartford*•†	Butler
New Liberty*•	Scott
New London*•†	Henry
New Market*•†	Taylor
New Providence*	Hardin
New Sharon*•†	Mahaska
▲Newton*•†	Jasper
New Virginia*•†	Warren
Nichols*•†	Muscatine
Nodaway*•†	Adams
Nora Springs*•†	Floyd
North English*•†	Iowa
▲Northwood*•†	Worth
Norwalk*•†	Warren
Norway*•†	Benton
Oakland*•†	Pottawatt'mie
Oakville*•†	Louisa
Ocheyedan*•†	Osceola
Odebolt*•†	Sac

Name.
W. H. CHILDS.
J. C. Rayburn.
J. W. Near.
See Logan.
H. E. Boyd.
See Emmetsburg.
D. E. WHITFIELD.
BRONSON & CARR.
See Denison.
See Northwood.
DOUGLAS ROGERS.
B. B. FOSTER.
Chrisman & Chrisman.
C. W. FARR.
See Storm Lake.
C. F. Beelar.
B. RADCLIFFE.
THOMAS STAPLETON.
GIFFEN & VORIS.
See Atlantic.
C. H. VAN LAW. Attorney for First National Bank.
See Sigourney.
BLYTHE, MARKLEY & RINARD.
See Manchester.
Temple & Temple.
See Orange City.
See Orange City.
E. H. Addison.
See Oelwein.
F. H. Noble.
A. CHAPIN.
See Riceville.
See Tipton.
J. H. Scott.
See Marshalltown.
See Albia.
See Stuart.
See Cherokee.
W. J. Lawrence.
See Mason City.
See Sabula.
J. L. Bascom.
See Garner.
G. W. Burgess.
See Keosauqua.
See Adel.
John W. Crow.
See Newton
C. W. KELLOGG.
See Osage.
F. W. Swearingen.
See Missouri Valley.
L. C. Brown.
See Postville.
J. Kipp & Son.
CLARK & CLARK.
M. W. HERRICK.
C. J. Stevens.
See Onawa.
A. B. Horn.
Courts & Curran.
J. R. Barkley.
See Vinton.
FULLER BROS.
PALMER & KOPP.
See Mount Pleasant.
Charles W. Kepler.
See Kingsley.
A. B. Miller.
JAYNE & HOFFMAN.
K. E. LEIGHTON.
Springer, Clary & Yarger
See Odebolt.
J. G. Bardsley.
GEORGE W. DYER.
See Waukon.
I. W. Bane.
See Blairstown.
SPRINGER, CLARY & CONDON.
See Allison.
See Durant.
L. W. Chrissinger.
See Clarinda.
See Eldora.
See Oskaloosa.
W. G. CLEMENTS.
W. J. Davidson.
See West Liberty.
See Villisca.
See Charles City.
J. D. Butler.
M. A. Zollinger.
See Indianola.
See Bellefontaine.
A. B. Johns.
See Wapello.
See Sibley.
W. A. Helsell.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Oelwein*† .....Fayette	W. B. INGERSOLL.
Ogden*†.....Boone	E. M. Andrews.
Olds†.....Henry	See Mt. Pleasant.
Olin*†.....Jones	B. J. Lancamp.
▲Onawa*†.....Monona	CHARLES E. UNDERHILL.
Onslow*†.....Jones	See Anamosa.
▲Orange City*†..Sioux	G. W. PITTS.
Orient*†.....Adair	See Greenfield.
▲Osage*†.....Mitchell	GALEN F. HUMBERT.
▲Osceola*†.....Clarke	WILLIAM B. TALLMAN.
▲Oskaloosa*†...Mahaska	W. W. HASKELL.
Ossian*†.....Winneshiek	M. J. Carter.
Oto*†.....Woodbury	Cutting & Willett.
Ottosen*†.....Humboldt	See Dakota.
▲Ottumwa*†.....Wapello	McELROY & McELROY, Refer to First and Ottumwa National Banks.
Oxford*†.....Johnson	P. R. Ford.
Oxford Junction*†Jones	O. J. Felton.
Packwood*†....Jefferson	See Fairfield.
Panama*†.....Shelby	See Harlan.
Panora*†.....Guthrie	J. W. Morris.
Parkersburg*†....Butler	Cartright, Arbuckle & Evans.
Parnell*†.....Iowa	See Williamsburg.
Paton*†.....Greene	See Jefferson.
Paullina*†.....O'Brien	David Algyer.
Pella*†.....Marion	P. H. BOUSQUET.
Percival*†.....Fremont	See Hamburg.
Perry*†.....Dallas	CARDELL & GIDDINGS.
Persia*†.....Harrison	See Avoca.
Peterson*†.....Clay	E. W. Fillmore.
Pierson*†.....Woodbury	See Correctionville.
Pilot Mound*†....Boone	See Boone.
Pioneer†.....Humboldt	See Gilmore City.
Plainfield*†.....Bremer	See Waverly.
Pleasanton*†....Decatur	See Leon.
Pleasantville*†..Marion	See Knoxville.
Plover*†.....Pocahontas	See Roife.
Plymouth*†Cerro Gordo	See Mason City.
▲Pocahontas*.Pocahontas	WILLIAM HAZLETT.
Pomeroy*†.....Calhoun	D. M. Kelleher.
Popejoy*†.....Franklin	J. H. Popejoy.
Portsmouth*†.....Shelby	See Harlan.
Postville*†....Allamakee	William Shepherd.
Prairie City*†.....Jasper	Clements & Arnold.
Prescott*†.....Adams	See Corning.
Preston*†.....Jackson	A. L. Bartholomew.
▲Primghar*†.....O'Brien	O. H. MONTZHEIMER.
Promise City*†.. Wayne	See Corydon.
Pulaski*†.....Davis	See Bloomfield.
Quimby*†.....Cherokee	See Cherokee.
Radcliffe*†.....Hardin	Frank H. Noble.
Randall*†.....Hamilton	See Webster City.
Randolph*†....Fremont	See Sidney.
Redding*†.....Ringgold	J. M. Bellamy.
Redfield*†.....Dallas	See Adel.
▲Red Oak*†..Montgomery	R. W. BEESON.
Reinbeck*†.....Grundy	S. W. DeWolf.
Remsen*†.....Plymouth	E. S. Lloyd.
Renwick*•....Humboldt	See Humboldt.
Rhodes*†.....Marshall	Thomas Watts.
Riceville*†.....Mitchell	B. N. Hendricks.
Richland*†.....Keokuk	P. L. Moorman.
Ridgeway*†Winneshiek	W. H. Klemme.
Ringsted.....Emmet	See Estherville.
Rippey*†.....Greene	See Perry.
Riverside*†Washington	See Washington.
Riverton*†.....Fremont	W. H. Norcutt.
Rockford*†.....Floyd	C. S. Moore.
▲Rock Rapids*†.....Lyon	E. Y. GREENLEAF.
Rock Valley*†.....Sioux	O. G. Reiniger.
Rockwell*†Cerro Gordo	Campbell & Kehoe.
▲Rockwell City*†Calhoun	M. W. FRICK.
Rodman*†.....Palo Alto	See Ruthven.
Rodney*†.....Monona	See Mapleton.
Roland*†.....Story	See Nevada.
Rolfe*†.....Pocahontas	S. H. Kerr.
Rowan*†.....Wright	See Clarion.
Ruddy*†.....Floyd	See Charles City.
Russell*†.....Lucas	See Chariton.
Ruthven*•.....Palo Alto	WM. A. O'DONNELL.
Rutland*†.....Humboldt	See Dakotah.
Ryan*†.....Delaware	See Manchester.
Sabula*†.....Jackson	George E. Hilsinger.
Sac City*†.....Sac	MILES W. NEWBY.
Salem*†.....Henry	F. S. Bell.
Saltx*†.....Woodbury	See Sioux City.
Sanborn*†.....O'Brien	J. A. WILLCOX.
Schaller*†.....Sac	A. P. SEARLE.
Schleswig.....Crawford	See Denison.
Scranton*†.....Greene	Clark & Cressler.
Sexton*†.....Kossuth	See Algona.
Seymour*†.....Wayne	See Corydon.
Shannon City*†....Union	See Creston.
Sharpsburg*.....Taylor	See Bedford.
Sheffield*†.....Franklin	C. F. Jonnston.
Shelby*†.....Shelby	W. S. Wickersham.
Sheldahl*†.....Polk	See Des Moines.
Sheldon*†.....O'Brien	A. J. WALSMITH.
Shell Rock*†.....Butler	G. A. McIntyre.

Town and County.	Name.
Shellsburg*†.....Benton	See Vinton.
Shenandoah*†.....Page	W. P. FERGUSON.
▲Sibley*†.....Osceola	G. W. LISTER.
▲Sidney*†.....Fremont	W. E. Mitchell.
▲Sigourney*†.....Keokuk	BROWN & BROWN.
Silver City*†.....Mills	See Glenwood.
Sioux Center*†....Sioux	See Orange City.
▲Sioux City*†..Woodbury	QUICK & CARTER. Attorneys for Webb Bros. Co., Sioux City. Reference: Security National Bank. Notary in office
Sioux Rapids*†..Buena V.	D. F. JOHNSTON.
Slater*†.....Story	S. O. Wald.
Sloan*†.....Woodbury	W. D. Buckley.
Smithland*†..Woodbury	See Oto.
Solon*†.....Johnson	See Iowa City.
South English*†.Keokuk	See Sigourney.
▲Spencer*†.....Clay	COBY & BEMIS.
▲Spirit Lake*†..Dickinson	Cory, Arnold, & Everett.
Springville*•.....Linn	See Marion.
Stacyville*•.....Mitchell	See Osage.
Stanhope*†....Hamilton	See Webster City.
Stanley*†.....Buchanan	See Independence.
St. Ansgar*†....Mitchell	See Osage.
St. Anthony*†..Marshall	See Marshalltown.
Stanton*†..Montgomery	See Red Oak.
Stanwood*†.....Cedar	See Tipton.
State Center*†..Marshall	James Allison.
St. Benedict.....Kossuth	See Algona.
St. Charles*†....Madison	C. F. Wood & Co.
SteamboatRock*†Hardin	See Eldora.
▲Storm Lake*†..Buena V.	F. F. FAVILLE.
Story City*†.....Story	Bartlett & Slaughter.
Stratford*†.....Hamilton	See Webster City.
Strawberry Point*†Cl't'n	A. R. Cole.
Struble*†.....Plymouth	See Le Mars.
Stuart*†.....Guthrie	F. O. HINKSON.
Sully*†.....Jasper	See Newton.
Sumner*†.....Bremer	W. R. McClure.
Superior*†....Dickinson	See Spirit Lake.
Sutherland*†.....O'Brien	George F. Colcord.
Swaledale*†Cerro Gordo	See Mason City.
Swan*†.....Marion	E. Stout.
Swea City*†.....Kossuth	J. M. Dye.
Tabor*†.....Fremont	L. A. Hill.
Tama*†.....Tama	See Toledo.
Templeton*†.....Carroll	See Carroll.
Terril*.....Dickinson	See Spirit Lake.
Thompson*†..Winnebago	JOHN A. HYNDMAN.
Thor*†.....Humboldt	See Humboldt.
Thornburg*†....Keokuk	See Sigourney.
Thornton*†Cerro Gordo	Cliggett & Rule.
Thurman*.....Fremont	See Sidney.
Tingley*†.....Ringgold	See Mt. Ayr.
▲Tipton*†.....Cedar	WRIGHT & WRIGHT.
Titonka*.....Kossuth	E. J. Berry.
▲Toledo*†.....Tama	STRUBLE & STIGER.
Traer*†.....Tama	Endicott & Pratt.
Tripoli*†.....Bremer	See Waverly.
Truro*†.....Madison	See New Virginia.
Union*†.....Hardin	E. W. Lundy.
University Place*...Polk	See Des Moines.
Urbana*.....Benton	Fred Wyckoff.
Ute*†.....Monona	Richard & McMaster.
Vail*†.....Crawford	M. V. O'Hare.
Valley Junction*†..Polk	Herman Raaz.
Van Horne*†.....Benton	See Blairstown.
Vanmeter*†.....Dallas	See Adel.
Van Wert*†.....Decatur	See Garden Grove.
Ventura.....Cerro Gordo	See Mason City.
Victor*†.....Iowa	T. A. Victor.
Villisca*†..Montgomery	F. P. GREENLEE.
Vincent*†.....Webster	See Ft. Dodge.
▲Vinton*†.....Benton	CATO SELLS.
Volga*†.....Clayton	See Elkader.
Walcott*†.....Scott	See Davenport.
Walker*†.....Linn	See Marion.
Wallingford*†....Emmet	L. Woods.
Wall Lake*†.....Sac	A. B. Barclay.
Walnut*†Pottawattamie	O. Mosher.
▲Wap·llo*†.....Louisa	ARTHUR SPRINGER.
▲Washington*†.Wash'ton	MARSH W. BAILEY.
Washta*†.....Cherokee	H. L. Loft.
▲Waterloo*†.Black Hawk	MULLAN & PICKETT.
Watkins*†.....Benton	See Marengo.
Waucoma*.....Fayett	J. B. Rockwood.
▲Waukon*†....Allamakee	D. J. MURPHY.
▲Waverly*†.....Bremer	J. Y. HAZLETT.
Wayland*†.....Henry	See Mt. Pleasant.
Webb.....Clay	See Spencer.
▲Webster City*†Hamilton	A. N. BOEYE.
Weldon*†.....Decatur	See Leon.
Wellman*†..Washington	H. G. Moore.
Wellsburg*†.....Grundy	See Grundy Center.
Wesley*†.....Kossuth	Bonar & Fellows.
West Bend*†..Palo Alto	G. C. Hoover.
West Branch*†.....Cedar	George C. Hoover.
Westfield*.....Plymouth	J. C. Button.
Westgate*†.....Fayette	See Oelwein.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
West Liberty*•†..Muscat'e	J. E. McINTOSH.
West Mitchell*•.. Mitchell	See Osage.
West Point*•† .....Lee	See Fort Madison.
West Side*•†... Crawford	John C. Suler.
▲West Union*•†...Fayette	AINSWORTH & AINSWORTH.
What Cheer*•†...Keokuk	BROWN & BROWN.
Wheatland*•†.....Clinton	Carroll Bros.
Whiting*•† ..... Monona	A. M. Bowen.
Whittemore*•†.. Kossuth	Welt Miller.
Whitten*•†..... Hardin	See Eldon.
Williams*•†..... Hamilton	Gade Bros.
Williamsburg*•†.... Iowa	THOMAS & THOMAS.
Wilton Jc*.....Muscatine	E. P. Ingham.
Winfield*•†..... Henry	B. B. Lindly.
▲Winterset*•†.....Madison	FREDERICK MOTT.
Winthrop*•†... Buchanan	See Independence.
Wiota*•† .....Cass	See Atlantic.
Woden ..... Hancock	William Doolittle.
Woodbine*•†.....Harrison	H. F. Johns.
Woodburn*•†.....Clarke	See Osceola.
Woodward*•†.....Dallas	See Perry.
Woolstock*•† .... Wright	L. W Tyrrell.
Worthington*•†. Dub'que	See Farley.
Wyoming*•†.....Jones	W. I. CHAMBERLAIN.
Yale*•† ..... Guthrie	I. C. Sheets.
Yarmouth*•†. Des Moines	See Mediapolis.
Zearing*•† .....Story	See Nevada.

KANSAS.

Town and County.	Name.
Abilene*•†..... Dickinson	H. L. HUMPHREY.
Admire*•† ..... Lyon	Fremont Miller.
Allen*•†..... Lyon	Will Wayman.
▲Alma*•† .....Wabaunsee	J. B. BARNES.
Almena*•†.....Norton	See Norton.
Alton*•†..... Osborne	Brown & Goddard.
Altoona*•†..... Wilson	R. O. Graham.
▲Anthony*•†..... Harper	E. C. WILCOX.
Arcadia*•† ..... Crawford	O. S. Henderson.
Argentine*•†..Wyandotte	See Kansas City, Mo.
Argonia*•†..... Sumner	E. W. Springer.
Arkansas City*•† .Cowley	NORMAN BARKER.
Arlington*•† .....Reno	Austin O. Hays.
▲Ashland*•†.....Clark	H. J. Bone.
▲Atchison*•† .....Atchison	HENRY ELLISTON.
Athol*•† .....Smith	See Smith Center.
Attica*•† .....Harper	J. D. Bradley.
▲Atwood*•† .....Rawlins	J. P. Noble.
Augusta*•†.....Butler	See El Dorado.
Axtell*•† .....Marshall	See Marysville.
Baileyville*•† .....Nemaha	See Seneca.
Baldwin*•†.....Douglas	See Lawrence.
Barnard*•† .....Lincoln	See Lincoln.
Barnes*•† .... Washington	See Washington.
Baxter Springs*•† Chero'e	W. H. Hornor.
Beattie*•† .....Marshall	S. B. Berry.
Belle Plaine*•† ...Sumner	Forney & Wilson.
▲Belleville*•†.....Republic	B. T. Bullen.
▲Beloit*•†. .....Mitchell	FRANK A. LUTZ.
Bennington*•† .....Ottawa	See Minneapolis.
Bern*•†.....Nemaha	See Seneca.
Blue Mound*•† .....Linn	C. F. Nesbley.
Blue Rapids*•† ..Marshall	H. A. Russell.
Bluff City*•† .....Harper	See Anthony.
Bonner Springs*Wy'nd'te	J. A. Blackman.
Bronson*•† ..... Bourbon	D. E. Earl.
Bucklin*•† .....Ford	See Dodge City.
Buffalo*•† .....Wilson	See Yates Center.
Burden*•†.....Cowley	S. J. Day.
Burlingame*•† .....Osage	J. T. PRINGLE.
▲Burlington*•†.....Coffey	E. N. CONNAL.
Burr Oak*•† .....Jewell	T. J. Coy.
Burrton*•†.....Harvey	W. L. Dailey.
Bushton*•†.....Rice	G. F. Hauser.
Caldwell*•†.....Sumner	BURNETT & SIMONS.
Caney*•† ...Montgomery	Porter & Barr.
Canton*•†.....McPherson	See McPherson.
Carbondale*•†..... Osage	C. T. Neihart.
Cawker City*•†.. Mitchell	Clark A. Smith.
Cedar Vale*•†Chautauqua	William P. Lynch.
Centralia*•†.....Nemaha	P. L Burlingame.
Chanute*•† .....Neosho	JOHN J. JONES.
Chapman*•† ...Dickinson	See Abilene.
Chase*•† ..... Rice	See Lyons.
Cheney*•† .....Sedgwick	See Wichita.
Cherokee*•†.....Crawford	E. A. Perry.
Cherryvale*•† .Montg'ery	J. W. Holdren.
Chetopa*•† .....Labette	A. R. Bell.
▲Cimarron*•†.....Gray	William Hoover.
Circleville*•†.... Jackson	See Holton.
Claflin*•† .....Barton	See Great Bend.
▲Clay Center*•† .....Clay	GEORGE M. MILEY.
Clearwater*•† ..Sedgwick	See Wichita.
Clifton*•†...Washington	Hamilton & Harmon.
Clyde*•† .....Cloud	C. W. VAN DE MARK.
Coffeyville*•†..Montg'ery	DOOLEY & KEITH.
▲Colby*•†.....Thomas	C. L. WILSON.
▲Coldwater*•†..Comanche	C. M. Myers.
Colony*•† .....Anderson	M. A. Carmichael.
▲Columbus*•† ...Cherokee	C. A. McNEILL.
Colwich*•† .....Sedgwick	George W. Steenwood.
▲Concordia*•† .....Cloud	KENNETT & PECK
Conway Springs*•†.Sum'r	See Wellington.
Corning*•† .....Nemaha	See Seneca.
▲Cottonwood Falls*•†.Ch'e	F. A. MECKEL.
▲Council Grove*•† .Morris	E. S. BERTRAM.
Courtland*•†.....Republic	C. A. Kimball.
Cuba*•† .....Republic	John Brown.
Delphos*•† .....Ottawa	J. W. Barker.
Dentonville*•†.Doniphan	See Troy.
Dexter*•† .....Cowley	J. H. Watkins.
▲Dighton*•† .....Lane	J. S. SIMMONS.
▲Dodge City*•† ..... Ford	REEVES & KIRKPATRICK.
Douglass*•†.....Butler	W. P. Knote.
Downs*•† .....Osborne	J. A. Travers.
• Dunlap*•† .....Morris	J. B. Lamb.
Edgerton*. .....Johnson	See Olathe.
Edna*•†.....Labette	J. S. Hileman & Son.
Effingham*•†.....Atchison	See Atchison.
▲Eldorado*•†..... Butler	H. W. SCHUMACHER.
Elk City*•† .Montgomery	S. H. Piper.
Ellinwood*•† ..... Barton	J. F. Dunn.
Ellis*•† .....Ellis	See Hays.
▲Ellsworth*•† ...Ellsworth	IRA E. LLOYD.
Elmdale*•† .....Chase	See Cottonwood Falls.
Elsmore*•† .....Allen	See Iola.
▲Emporia*•†.....Lyon	J. HARVEY FRITH.
Enterprise*•† . Dickinson	See Abilene.
▲Erie*•† ..... Neosho	J. L. DENISON.
Eskridge*•† .. Wabaunsee	J. J. Mitchell.
Eudora*•†.....Douglas	O. G. Richards.
Eureka*•† ....Greenwood	FULLER & JACKSON.
Everest*•† .....Brown	R. C. Jones.
Fairview*•† .....Brown	Newton & Newton.
Fall River*•† .Greenwood	See Fredonia.
Florence*•† .....Marion	See Marion.
▲Fort Scott*•†....Bourbon	DILLARD & HULETT, Attorneys for Bank of Fort Scott.
Frankfort*•† ....Marshall	Gregg & Gregg.
Frederick*•†.....Rice	See Lyons.
▲Fredonia*•†.....Wilson	WILLITS & COOPER.
Fulton*•†.....Bourbon	J. A. Fritz.
Galena*•† .....Cherokee	A. S. WILSON.
▲Garden City*•†....Finney	H. F. Mason.
Gardner*•†..... Johnson	See Olathe.
▲Garnett*•†.....Anderson	NOAH L. BOWMAN
Gaylord*•† .....Smith	E. J. Blake.
Geneseo*•† ..... Rice	See Lyons.
▲Girard*•†.....Crawford	B. S. GAITSKILL.
Glasco*•†..... Cloud	See Concordia.
Glen Elder*•†....Mitchell	See Beloit.
Goffs*•†..... Nemaha	See Seneca.
▲Goodland*•†.... Sherman	E. F. MURPHY.
▲Gove*..... Gove	O. B. Jones.
▲Great Bend*•†.....Barton	F. V. RUSSELL.
Greeley*•†.....Anderson	See Garnett.
Green*•† ..... Clay	See Clay Centre.
Greenleaf*•† .Washington	W. P. Mudgett.
▲Greensburg*•†.....Kiowa	JOHN W. DAVIS.
Grenola*•†..... Elk	J. T. Lauter.
Gypsum*•†..... Saline	William Meneley.
Haddam*•†.. Washington	R. O. Woody.
Halstead*•†..... Harvey	See Newton.
Hamlin*•† ..... Brown	See Hiawatha.
Hanover*•† . Washington	H. R. Fulton.
Harper*•†..... Harper	Washbon & Washbon.
Hartford*•†..... Lyon	See Emporia.
Hartland*•†.....Kearney	See Garden City.
Haven*•†..... Reno	See Hutchinson.
Havensville*•†. Potta'mie	T. J. Richardson.
▲Hays*•†..... Ellis	REEDER & REEDER.
Hazelton*•†..... Barber	W. C. Alford.
Herington*•†.. Dickinson	THORNTON COOKE.
Herndon*•†..... Rawlins	See Atwood.
▲Hiawatha*•† ..... Brown	MEANS & SMITH.
Highland*•†..... Doniphan	JAMES L. ALLEN.
▲Hill City*•†.....Graham	F. D. Turck.
Hillsboro*•†..... Marion	See Marion.
Hoisington*•†..... Barton	J. B. Prose.
Hollenberg*•† Washin'ton	J. T. Thompson.
Hollyrood*•†...Ellsworth	See Ellsworth.
▲Holton*•†..... Jackson	GRANT MITCHELL.
Hope*•† .....Dickinson	See Abilene.
Horace*•†..... Greeley	See Tribune.
Horton*•†..... Brown	MEANS & SMITH.
▲Howard*•†..... Elk	John Marshall.
▲Hoxie*•†.....Sheridan	W. F. SCHULTHEIS.
▲Hugoton*.....Stevens	A. W. Lamkin.
Humboldt*•†.....Allen	G. A. Amos.
Huron*•†.....Atchison	G. W. Stahler.
▲Hutchinson*•† ..... Reno	WHITELAW & ROSE.
Idana*•† .....Clay	See Clay Centre.
▲Independence*•† Montg'y	W. N. BANKS.
Inman*•†..... McPherson	See McPherson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲Iola*† ... Allen	OSCAR FOUST & SON.
Irving*† ... Marshall	See Marysville.
Jamestown*† ... Cloud	F. E. Lane.
Jewell*● ... Jewell	D. L. Palmer.
▲Johnson* ... Stanton	See Ulysses.
▲Junction City*† ... Geary	W. S. ROARK.
▲Kansas City*† Wyandotte	MILLER, BUCHAN & MORRIS.
Kensington*† ... Smith	J. T. Reed.
Kincaid*† ... Anderson	S. D. Whittington.
▲Kingman*† ... Kingman	JOHN E. LYDECKER.
▲Kinsley*† ... Edwards	W. N. Beezley.
Kiowa*† ... Barber	A. L. Herr.
Kirwin*† ... Phillips	W. H. HOLMES.
▲La Crosse*† ... Rush	H. L. Anderson.
La Cygne*† ... Linn	M. F. Leasure.
La Harpe*† ... Allen	See Humboldt.
▲Lakin*† ... Kearney	Thorpe & Hoskinson.
Lancaster*† ... Atchison	See Atchison.
Lane*† ... Franklin	L. C. Crittendon.
▲Larned*† ... Pawnee	W. H. VERNON.
▲Lawrence*† ... Douglas	BROWNELL & POEHLER.
▲Leavenworth*† Leaven'h	N. E. VAN TUYL. Refers to any bank in the city.
Lebanon*† ... Smith	Jas. R. Lewis.
Lebo*† ... Coffey	E. R. Evans.
Lehigh*† ... Marion	See Marion.
Lenora*† ... Norton	H. R. Tillotson.
Leon*† ... Butler	Thomas A. Word.
Leona*† ... Doniphan	See Troy.
Leonardville*† ... Riley	See Manhattan.
▲Leoti*† ... Wichita	W. B. Washington.
Le Roy*† ... Coffey	C. T. High.
▲Liberal*† ... Seward	J. W. Campbell.
▲Lincoln*† ... Lincoln	George D. Abel.
Lindsborg*† McPherson	JOHN F. HANSON.
Linn*† ... Washington	See Clifton.
Little River*† ... Rice	See Lyons.
Logan*† ... Phillips	T. M. SULLIVAN.
Long Island*† ... Phillips	Giffen Culbertson.
Longton*† ... Elk	W. C. Boone.
Lost Springs*† ... Marion	See Marion.
Louisburg*† ... Miami	See Paola.
Lucas* ... Russell	J. C. Ruppenthal, Jr.
▲Lyndon*† ... Osage	J. H. Stavely.
▲Lyons*† ... Rice	O. E. HOPKINS.
Mackaville*† ... Stafford	See St. Johns.
Madison*† ... Greenwood	S. F. Wicker.
▲Manhattan*† ... Riley	SAMUEL KIMBLE.
▲Mankato*† ... Jewell	T. S. Kirkpatrick.
▲Marion*† ... Marion	THOMAS O. KELLEY.
Marquette*† McPherson	J. F. Hanson.
▲Marysville*† ... Marshall	JOHN A. BROUGHTEN
McCracken*† ... Rush	See La Crosse.
McCune*† ... Crawford	H. M. Ford.
McDonald*† ... Rawlins	See Atwood.
McLouth*† ... Jefferson	W. D. Daniels.
▲McPherson*† McPherson	GEO. W. ALLISON.
▲Meade*† ... Meade	Louis Boehler.
▲Medicine Lodge*† Barb'r	A. L. NOBLE.
▲Melvern*† ... Osage	I. Farley.
Meriden*† ... Jefferson	See Oskaloosa.
Miltonvale*† ... Cloud	John W. Shay.
▲Minneapolis*† ... Ottawa	J. C. MURPHY.
Moline*† ... Elk	J. K. Glasscock.
Moran* ... Allen	See Iola.
Morganville*† ... Clay	See Clay Centre.
Morrill*† ... Brown	Nathan Jones.
▲Mound City*† ... Linn	JOHN C. CANNON.
Moundridge*† McPhers'n	See McPherson.
Mound Valley*† Labette	Graham & Beggs.
Mount Hope*† Sedgwick	G. C. Robbins.
Mulvane*† ... Sumner	See Wichita.
Muscotah*† ... Atchison	Seneca Heath.
Narka*† ... Republic	B. H. Speer.
Neodesha*† ... Wilson	E. D. MIKESELL.
Neosho Falls*† Woodson	E. Q. Stillwell.
▲Ness City*† ... Ness	A. H. Faulks.
Netawaka*† ... Jackson	Andrew Neal.
▲Newton*† ... Harvey	PETERS & NICHOLSON.
Nickerson*† ... Reno	See Hutchinson.
Norcatur*† ... Decatur	R. D. Gaston.
North Topeka*† Shawnee	See Topeka.
▲Norton*† ... Norton	L. H. WILDER.
Nortonville*† Jefferson	L. F. Randolph.
Norwich*† ... Kingman	See Kingman.
Oakley*† ... Logan	K. E. Willcockson.
▲Oberlin*† ... Decatur	TULLY SCOTT.
Oketo*† ... Marshall	See Marysville.
▲Olathe*† ... Johnson	PARKER & HAMILTON.
Olsburg*† Pottawatomie	See Westmoreland.
Onaga*† Pottawatomie	J. W. Dunn.
Oneida*† ... Nemaha	H. L. Wikoff.
Osage City*† ... Osage	R. C. Helzer.
Osawatomie*† ... Miami	See Paola.
▲Osborne*† ... Osborne	SMITH & NICHOLAS.
▲Oskaloosa*† ... Jefferson	MORSE & CASEBIER.
▲Oswego*† ... Labette	M. E. WILLIAMS.
▲Ottawa*† ... Franklin	JOHN W. DEFORD.
Overbrook*† ... Osage	See Lyndon.
Oxford*† ... Sumner	R. L. Collins.
Palmer*† ... Washington	See Clifton.
▲Paola*† ... Miami	B. T. RILEY.
Parker*† ... Linn	See Iola.
Parsons*† ... Labette	E. O. ELLIS.
Pawnee Rock*† Barton	J. W. Ratcliffe.
Peabody*† ... Marion	C. M. Clark.
Perry*† ... Jefferson	A. D. Haynes.
▲Phillipsburg*† ... Phillips	C. A. Lewis.
Pittsburg*† ... Crawford	CAMPBELL & CAMPBELL.
Plainville*† ... Rooks	See Stockton.
Pleasanton*† ... Linn	Blue & Riggs.
Pomona*† ... Franklin	See Ottawa.
Powhattan*† ... Brown	See Hiawatha.
▲Pratt*† ... Pratt	J. Q. THOMPSON.
Pretty Prairie*† ... Reno	See Hutchinson.
Quenemo*† ... Osage	C. H. Leonard.
Quinter*● ... Gove	See Gove City.
Randall*† ... Jewell	See Mankato.
Randolph*† ... Riley	See Manhattan.
Republic*● † ... Republic	See Scandia.
Reserve*† ... Brown	See Hiawatha.
▲Richfield*† ... Morton	G. Porter Craddock.
Richland*† ... Shawnee	See Rossville.
Richmond*† ... Franklin	See Ottawa.
Riley*† ... Riley	J. B. Rafrden.
Robinson*† ... Brown	F. M. Pearl.
Rossville*† ... Shawnee	See North Topeka.
▲Russell*† ... Russell	J. C. Ruppenthal.
▲Russell Springs*● ... Logan	Charles L. Kagey.
Sabetha*† ... Nemaha	Nathan Jones.
▲Salina*† ... Saline	R. A. LOVITT.
▲Santa Fe*● ... Haskell	See Ulysses.
Scandia*† ... Republic	J. P. Haton.
▲Scott*† ... Scott	T. A. JENKINS.
▲Sedan*† ... Chautauqua	Fitzpatrick & Shukers.
Sedgwick*† ... Harvey	C. L. Foster.
▲Seneca*† ... Nemaha	S. K. WOODWORTH.
Severance*† Doniphan	W. H. H. Curtis.
Severy*† ... Greenwood	See Eureka.
▲Sharon Springs*† Wallace	B. G. Hurlbert.
Simpson* ... Mitchell	See Beloit.
▲Smith Center*† ... Smith	L. C. Uhl.
Soldier*† ... Jackson	V. H. McDonald.
Solomon*† ... Dickinson	See Abilene.
South Haven*† Sumner	Austin Aikins.
Spring Hill*† ... Johnson	See Olathe.
Stafford*† ... Stafford	C. G. WEBB.
Sterling*† ... Rice	FRED P. GREEN.
▲St. Francis*† Cheyenne	J. L. Finley.
▲St. John*† ... Stafford	Moseley & Dixon.
St. Mary's*† Pottawato'e	G. W. Mackay.
St. Paul*† ... Neosho	See Erie.
▲Stockton*† ... Rooks	W. B. HAM.
Strong*† ... Chase	See Cottonwood Falls.
Summerfield*† Marshall	T. J. Madden.
Sylvan Grove*† Lincoln	H. W. Rahmeier.
Sylvia*† ... Reno	See Hutchinson.
▲Syracuse*† ... Hamilton	U. T. Tapscott.
Tescott*† ... Ottawa	See Minneapolis.
Thayer*† ... Neosho	S. W. Brewster.
Tonganoxie*† Leavenw'h	S. J. McNaughton.
¶▲Topeka*† ... Shawnee	MILTON BROWN, Crawford Bldg. Collections, depositions, and general practice.
" ... "	ROSSINGTON, SMITH & HISTED. Attorneys for First National Bank and Merchants National Bank.
" ... "	J. G. SLONECKER. Attorney for the Topeka Milling Co., and Topeka Railway Co.
" ... "	VALENTINE, GODARD & VALENTINE, Real Estate Bldg. General law practice.
Toronto*† ... Woodson	F. M. Sutton.
▲Tribune*† ... Greeley	W. M. Glenn.
▲Troy*† ... Doniphan	C. C. Camp.
Turon*† ... Reno	M. H. Potter.
Udall*† ... Cowley	See Winfield.
▲Ulysses*† ... Grant	T. W. Marshall.
Valley Falls*† Jefferson	G. W. McCAMMON.
Vermillion*† ... Marshall	See Frankfort.
Vliets*† ... Nemaha	See Frankfort.
▲WaKeeney*† ... Trego	Allen Cox.
Wakefield*† ... Clay	See Clay Centre.
Walnut*† ... Crawford	See Girard.
Wamego*† Pottawato'e	D. V. Sprague.
▲Washington*† Wash't'n	CHARLES SMITH.
Waterville*† ... Marshall	E. A. Berry.
Wathena*† ... Doniphan	See Troy.
Waverly*† ... Coffey	H. L COOPER.
Weir*† ... Cherokee	M. F. Compton.
▲Wellington*† ... Sumner	C. E. ELLIOTT.
Wellsville*† ... Franklin	T. J. Gregory.
▲Westmoreland*● Pottaw'e	Hick & Badgley.
Westphalia*† Anderson	See Garnett.
Wetmore*† ... Nemaha	M. DeForest.
Wheaton*† Pottawato'le	See Onaga.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
White City*† .....Morris	O. L. McKillip.
White Cloud*†Doniphan	A. S. Brewster.
Whitewater*†.....Butler	P. E. Ashenfelter.
Whiting*† .....Jackson	See Holton.
▲Wichita*† .....Sedgwick	HOUSTON & BROOKS. Attorneys for Kansas National Bank.
" ..... "	THORNTON W. SARGENT. Refers to Kansas National Bank.
Williamsburg*†Franklin	J. R. Finley.
Willis*† .....Brown	Jesse Henney.
Wilson*† .....Ellsworth	See North Coover.
Winchester*† .Jefferson	See Valley Falls.
▲Winfield*† .....Cowley	HACKNEY & LAFFERTY.
▲Yates Center*† Woodson	S. C. HOLMES.

KENTUCKY.

Town and County.	Name.
Adairville*† .....Logan	J. B. Grubbs.
▲Albany*.....Clinton	M. L. Jarvis.
▲Alexandria* ....Campbell	See Newport.
Allensville*† .....Todd	R. F. Allensworth.
Ashland*† .....Boyd	D. W. STEELE, JR
Auburn*† .....Logan	See Russellville.
Augusta*† .....Bracken	Geo. Doniphan.
Bagdad*• .....Shelby	See Shelbyville.
▲Barbourville*†....Knox	S. B. Dishman.
▲Bardstown*† .....Nelson	JOHN S. KELLEY.
▲Bardwell*†.....Carlisle	J. E. Bridgwater.
Beard*• .....Oldham	See La Grange.
▲Beattyville*†.....Lee	H. H. HARRIS.
Beaver Dam*† .....Ohio	See Hartford.
▲Bedford* .....Trimble	L. F. Zerfoss.
▲Benton*† .....Marshall	J. W. Dycus.
Berry*† .....Harrison	See Cynthiana.
Bloomfield*† .....Nelson	See Bardstown.
▲Booneville*. .....Owsley	C. W. Hogg.
▲Bowling Green*†Warren	MITCHELL & DU BOSE.
▲Brandenburg* ..... Meade	J. H. Trent, Jr.
▲Brookville*• ..... Bracken	H. P. Willis.
▲Brownsville*.. Edmonson	James S. Lay.
Burgin*† ..... Mercer	W. T. Ewing.
▲Burkesville*. Cumberland	Sandidge & Sandidge.
▲Burlington*†..... Boone	F. Riddell.
Burnside* ..... Pulaski	See Somerset.
Butler*† .....Pendleton	See Falmouth.
▲Cadiz* .....Trigg	FENTON SIMS.
▲Calhoun* ..... McLean	William B. Noe.
Campbellsburg*†...Henry	See New Castle.
▲Campbellsville*†...Taylor	J. R. Robinson.
▲Campton* .....Wolfe	A. H. Stamper.
Caneyville*† .... Grayson	N. C. Tilford.
▲Carlisle*† ..... Nicholas	Thomas Owens.
▲Carrollton*• .....Carroll	WINSLOW & WINSLOW.
▲Catlettsburg*† .....Boyd	Thomas R. Brown.
Cave City*† .....Barren	J. Robert White.
Central City*†.Muhl'berg	J. T. Thomas, Jr.
Clay City*† .....Powell	See Stanton.
▲Clinton*† .....Hickman	J. M. BRUMMAL & SON.
Cloverport*† Breck'ridge	J. R. Skillman.
Columbia* ..... Adair	Baker & Winfrey.
Columbus*† .... Hickman	See Clinton.
Corbin*† ..... Whitley	See Williamsburg.
Corinth*† ..... Grant	See Williamstown.
Corydon*† .. Henderson	Merritt & Alvis.
Covington*† ..... Kenton	ERNST & CASSATT. Refer to German National Bank.
" ..... "	FURBER & JACKSON. Refer to Farmers & Traders National Bank.
Crittenden*† .....Grant	R. F. Menefee.
▲Cynthiana*† .... Harrison	EVANS & PETERSON.
▲Danville*† ..... Boyle	R. T. QUISENBERRY.
Dawson Springs*Hopkins	See Madisonville.
▲Dixon* .....Webster	F. M. Baker.
Dry Ridge*† .....Grant	J. G. Blackburn.
▲Eddyville*† .....Lyon	T. J. Watkins.
▲Edmonton* .....Metcalfe	J. C. Muncie.
▲Elizabethtown*†. Hardin	S. H. BUSH.
▲Elkton*† .....Todd	JAMES R. MALLORY.
Eminence*† .....Henry	J. C. Gordon.
Erlanger*† ..... Kenton	S. M. Adams.
Fairfield* ..... Nelson	See Bardstown.
▲Falmouth*† ...Pendleton	L. T. Applegate.
▲Flemingsburg*† Fleming	J. H. Power.
Fordsville*† .....Ohio	See Hartford.
¶▲Frankfort*†... Franklin	D. W. & JOHN B. LINDSEY.
▲Franklin*† ..... Simpson	A. S. WALKER.
▲Frenchburg ..... Menifee	L. T. Hovermale.
Fulton*† ..... Fulton	Ed. Thomas.
▲Georgetown*†.....Scott	VICTOR F. BRADLEY.
Germantown*... Bracken	See Brookville.
Ghent*• ..... Carroll	James O. Bersatt.
▲Glasgow*• .....Barren	W. L. Porter.
Glencoe*† ..... Gallatin	See Warsaw.
▲Grayson*† .....Carter	H. D. Gregory.
▲Greensburg*† ..... Green	W. F. CANTRILL.
▲Greenup*† ..... Greenup	W. F. Worthington.
▲Greenville*† Munlenberg	Wickliffe & Johnson.
Guthrie*† .....Todd	See Elkton.
Hanson*• .....Hopkins	See Madison.
▲Hardinsburg*†.Bre'ridge	Morris Eskridge & Son.
▲Harlan* .....Harlan	B. M. Lee.
▲Harrodsburg*† ...Mercer	W. W. STEPHENSON.
▲Hartford* .....Ohio	J. S. GLENN.
▲Hawesville*†... Hancock	G. D. Chambers.
▲Hazard* .....Perry	John Baker.
▲Henderson*†. Henderson	YEAMAN & YEAMAN.
▲Hickman*† .....Fulton	A. W. Lindsay.
▲Hindman* ..... Knott	W. W. Baker.
▲Hodgensville*†...La Rue	D. H. Smith.
▲Hopkinsville*†.Christian	JOHN T. EDMUNDS.
Horse Cave*† .....Hart	See Munfordville.
Hustonville* .....Lincoln	See Stanford.
▲Hyden* ..... Leslie	J. M. Bicknell.
▲Independence*....Kenton	JOHN L. VEST.
▲Irvine*† ..... Estell	Ridell & Ridell.
Irvington*†Breck'ridge	See Hardinsburg.
▲Jackson*† .....Breathitt	G. W. FLEENOR.
▲Jamestown* ..... Russell	Meadows & Garnett.
Jonesville* ..... Owen	See Owenton.
Kelsey* .....Caldwell	See Princeton.
Kuttawa*† .....Lyon	Molloy & Utley.
Lafayette* ..... Christian	See Hopkinsville.
▲LaGrange*† .....Oldham	A. T. Ladd.
▲Lancaster*† .....Garrard	Wm. Herndon.
▲Lawrenceburg*†And'son	F. R. FELAND.
▲Lebanon*† .....Marion	J. McCHORD.
Lebanon Junc.*† .Bullitt	Robert Zimmerman.
▲Litchfield*† .....Grayson	J. S. Wortham.
Lewisburg*† ..... Logan	J. C. Sneed.
Lewisport*† .... Hancock	B. H. Poindexter.
▲Lexington*† .....Fayette	THORNTON & KERR, Attorneys for Second National Bank.
▲Liberty* .....Casey	Stone & Stone.
Livermore*† .....McLean	See Calhoun.
▲London*† .....Laurel	W. S. JACKSON.
▲Louisa*† .....Lawrence	A. J. Garred.
▲Louisville*†.....Jefferson	BARNETT & BARNETT. Attorneys for Louisville National Banking Co. and German Bank.
" ..... "	GORDON & GORDON, Rooms 503 and 505 Equitable Bldg. Refer to Columbia Finance & Trust Co.
" ..... "	GRUBBS & GRUBBS, Kenyon Bldg. Refer to American National Bank.
" ..... "	LEOPOLD & PENNEBAKER, Kentucky Title Bldg. Attorneys for Postal Telegraph-Cable Co. and First National Bank.
" ..... "	ERNEST MACPHERSON, Louisville Trust Bldg. Attorney for Bradstreet's Co.
▲Madisonville*†.▲Hopkins	MAURICE K. GORDON.
▲Manchester* .....Clay	W. B. Hansford.
▲Marion*† ....Crittenden	James & James.
▲Mayfield*† .....Graves	Lee & Hester.
▲Maysville*† .....Mason	L. W. ROBERTSON.
▲McKee.....Jackson	M. A. Holcomb.
Middlesboro*† .....Bell	M. H. RHORER.
Midway*† .....Woodford	Richard Godson.
Millersburg*† .. Bourbon	See Paris.
Monterey* .....Owen	T. J. Hardin.
▲Monticello* ..... Wayne	John W. Tuttle.
▲Morehead*† .....Rowan	J. G. Whitt.
▲Morganfield*† .....Union	P. B. MILLER.
▲Morgantown* .....Butler	GUFFEY & WHALIN
▲Mt. Olivet* ....Robertson	O. S. Deming.
▲Mt. Sterling*† Montg'ery	T. J. BIGSTAFF.
▲Mt. Vernon*† Rockcastle	C. C. Williams.
▲Munfordville*† .....Hart	H. A. Watkins.
▲Murray*† ..... Calloway	G. C. DIUGUID.
▲New Castle*• .....Henry	W. W. Turner.
New Haven*† .... Nelson	See Bardstown.
New Liberty* ..... Owen	See Owenton.
Newport*† .....Campbell	AUBREY BARBOUR.
▲Nicholasville*† .Jes'mine	B. P. CAMPBELL.
No. Middletown*Bourbon	See Paris.
▲Owensboro*† ....Daviess	WEIR & WEIR.
Owenton*† .....Owen	Lindsay & Botts.
▲Owingsville*• .....Bath	R. Gudgell & Son.
▲Paducah*† ....McCracken	GREER & REED.
▲Paintsville* .....Johnson	J. E. Buckingham.
▲Paris*† .....Bourbon	CLIFTON ARNSPARGER.
Pembroke*† ....Christian	See Hopkinsville.
Perryville* .....Boyle	See Danville.
Petersburg* .....Boone	See Burlington.
▲Pikeville* .....Pike	W. O. B. RATLIFF.
▲Pineville*† .....Bell	O. V. RILEY.
Pleasureville*• ..... Henry	See New Castle.
Port Royal* ..... Henry	See New Castle.
▲Prestonsburg* ..... Floyd	F. A. Hopkins.
▲Princeton*† .... Caldwell	WM. MARBLE.
Providence*† ....Webster	E. Jennings.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Richmond*•† ....Madison	J. A. SULLIVAN.
Rochester*.....Butler	Newton Belcher.
▲Russellville*•† .....Logan	H. S. McCUTCHEN.
Sacramento* .....McLean	E. B. McEwen.
Sadieville*•† .....Scott	See Georgetown.
▲Salyersville*.....Magoffin	E. L. Stephens.
▲Sandyhook* .....Elliott	J. B. Hannah.
▲Scottsville*• .....Allen	T. B DIXON.
Sebree*•† .....Webster	See Dixon.
Sharpsburg*..... Bath	J. C. Nelson.
▲Shelbyville*•† .....Shelby	J. C. BECKHAM.
▲Shepherdsville*•†.. Bullitt	J. F. Combs.
Slaughtersville*†.Webster	See Dixon.
▲Smithland*•...Livingston	Charles H. Webb.
Smith's Grove*•†.Warren	See Bowling Green.
▲Somerset*•† ..... Pulaski	O. H. & R. B. WADDLE.
Sonora*•† ..... Hardin	See Elizabethtown.
▲Springfield*•†Washington	T. W. Simms, Jr.
Stamping Ground*•†Scott	See Georgetown.
▲Stanford*•†.....Lincoln	J. S. OWSLEY, JR.
▲Stanton*•†.....Powell	O. A. Lyle.
Sturgis*•. .....Union	J. Mack Thompson.
Sulphur*• .....Henry	See New Castle.
▲Taylorsville*•.... Spencer	L. W. Ross.
▲Tompkinsville*.. Monroe	Richardson & Carter.
Trenton*•†..... Todd	O. W Wilson.
Uniontown*•..... Union	Robert G. Byrne.
▲Vanceburg*•†..... Lewis	W. C. Halbert.
▲Versailles*•†... Woodford	D. L. THORNTON.
Vine Grove*•†.... Hardin	See Elizabethtown.
Waddy*•†..... Shelby	See Shelbyville.
Walton*•†..... Boone	See Burlington.
Warfield ..... Martin	See Inez.
▲Warsaw*..... Gallatin	L. L. Tiller.
▲West Liberty*.....Morgan	Lacy & Fogg.
West Louisville...Daviess	See Owensboro.
Wheatley*..... Owen	See Owenton.
▲Whitesburg*..... Letcher	D. D. Fields & Son.
Whitesville*•†.....Daviess	See Owensboro.
▲Wickliffe*•†..... Ballard	BUGG & WICKLIFFE.
▲Williamsburg*•†.Whitley	SHARP & SILER.
▲Williamstown*•†...Grant	M. D. Gray.
Wilmore*•†... Jessamine	See Nicholasville.
▲Winchester*•†..... Clark	LEELAND HATHAWAY.
Wingo*•†.....Graves	Frank A. Lucas.
Worthville*•†.....Carroll	See Carrollton.

LOUISIANA.

Town and County.	Name.
▲Abbeville*•... Vermillion	W. B. White.
▲Alexandria*•†.....Rapides	L. J. HACKENYOS.
▲Amite*•†.....Tangipahoa	Boliver Edwards.
▲Arcadia*•†..... Bienville	Dorman & Reynolds.
▲Bastrop*•†.....Morehouse	James Bussey.
¶▲Baton Rouge*•† E. Ba. R.	THOS. J. KERNAN.
Bayou Sara*•†W. Feliciana	See St. Francisville.
Bellevue..... Bossier	See Benton.
▲Benton*•†.....Bossier	Joannes Smith.
Bunkie*•† ..... Avoyelles	See Markesville.
▲Cameron*..... Cameron	See Lake Charles.
▲Clinton*•†. East Feliciana	J. D. WALL.
▲Colfax*..... Grant	J. A. Williams.
▲Columbia*•†.....Caldwell	A. B. Hundley.
▲Convent*•†.....St. James	See New Orleans.
▲Coushatta*..... Red River	W. A. Wilkinson.
▲Covington*•† St. Tam'any	J. M. Burns.
▲Crowley*•†..... Acadia	STORY & PUGH.
▲Donaldsonville*•†Asc'n'n	E. N. PUGH.
▲Edgard. St. John the Bapt.	See Mount Airy.
▲Farmerville*..... Union	R. B. Dawkins.
▲Floyd*..... West Carroll	Gray & McIntosh.
▲Franklin*•†..... St. Mary	D. CAFFERY & SON.
▲Franklinton*†Washin'ton	Gordon W. Goodbee.
▲Greensburg*...St. Helena	W. C. Pipkin.
▲Gretna*.....Jefferson	See New Orleans.
▲Hahnville..... St. Charles	See New Orleans.
Hammond*•† Tangipahoa	J. W. Sentell.
▲Harrisonburg*. Catahoula	See Natchez, Miss.
▲Homer*•†..... Claiborne	J. W. HOLBERT.
▲Houma*•†...Terre Bonne	Suthon & Wallis.
Jeanerette*•†..... Iberia	See New Iberia.
Jennings*•†..... Calcasieu	C. R. Cline.
▲Lafayette*•†.... Lafayette	Charles D. Caffery.
▲Lake Charles*•† Calcasieu	C. A. McCOY.
▲Lake Providence*•†E. Car'l	Ransdell & Ransdell.
▲Leesville*•†..... Vernon	See Many.
▲Mansfield*•†..... De Soto	Elam & Egan.
▲Many*•†..... Sabine	W. P. Good.
▲Marksville*•†.. Avoyelles	JOFFRION & JOFFRION.
▲Minden*•†..... Webster	L. K. Watkins.
▲Monroe*•†..... Ouachita	STUBBS & RUSSELL.
Morgan City*•†..St. Mary	See Franklin.
▲Napoleonville*Assumpt'n	L. U. Folse & Son.
▲Natchitoches*•† Nat'ches	SCARBOROUGH & CARVER.
▲New Iberia*•†.....Iberia	WEEKS & WEEKS.
▲New Orleans*•†.. Orleans	HARRY H. HALL, 807 Common St. Corporation, probate, and commercial law. Refers to Whitney National Bank.
" ..... "	EDWIN T. MERRICK, 836 Gravier St. Refers to Hibernia National Bank, and Louisiana National Bank. Attorney for Commercial National Bank.
" ..... "	RICHARDSON & SOULE, Morris Bldg. Attorneys for New Orleans National Bank.
" ..... "	SAUNDERS & GURLEY. Attorneys for Whitney National Bank, Union Nat'l Bank, New Orleans Cotton Exchange, and Edison Electric Co.
" ..... "	J. ZACH SPEARING, Masonic Temple. Refers to Whitney National Bank.
▲Newroads* Pointe Coupee	W. C. Carruth.
▲Opelousas*•†..St. Landry	WM. J. SANDOZ.
Patterson*•†.....St. Mary	See Franklin.
▲Plaquemine*•†.. Iberville	HEBERT & HEBERT.
▲Pointe a la Hache* Plaquemines	See New Orleans.
▲Port Allen*•† W. Baton R.	See Baton Rouge.
Rayne*•†..... Acadia	See Crowley.
▲Rayville*•†..... Richland	See Monroe.
▲Ruston*•†.....Lincoln	J. B. Halstead.
▲Shreveport*•†.....Caddo	ALEXANDER & WILKINSON
▲Sparta*..... Bienville	J. J. Sprawls.
▲Springville.....Livingston	See Springfield.
▲St Bernard...St. Bernard	A. Estopional, Jr.
▲St. Francisv'le*W. Felici'a	Robert Montgomery.
▲St. Joseph*†..... Tensas	Young & Young.
▲St. Martinville*•St. Martin	Martin & Voorhies.
▲Tallulah*•†.....Madison	Stone & Holmes.
▲Thibodaux*•†. Lafourche	THOMAS A BODEAUX.
▲Vernon* ..... Jackson	N. M. Smith.
▲Vidalia*•†.....Concordia	Philip Hough.
Washington*•† St. Landry	See Opelousas
Whitecastle*•†.. Iberville	William J. Gahan.
▲Winnfield*..... Winn	See Natchitoches.
▲Winnsboro*•†...Franklin	C. L. Berry.

MAINE.

Town and County.	Name.
▲Alfred*•† ....York	Samuel M. Came.
▲Auburn*•†. Androscoggin	OAKES, PULSIFER & LUDDEN
¶▲Augusta*•†.... Kennebec	HEATH & ANDREWS.
▲Bangor*•†.....Penobscot	CHAPMAN & WORSTER.
Bar Harbor*•† ..Hancock	JOHN A. PETERS, JR.
▲Bath*•†.....Sagadahoc	JOSEPH M. TROTT.
▲Belfast*•†.... .....Waldo	R. F. DUNTON.
Bethel*•†.....Oxford	Herrick & Park.
Biddeford*•†.....York	EDWIN STONE.
Boothbay Harbor*Lincoln	C. R. Tupper.
Brewer*•† .....Penobscot	F. A. Floyd.
Bridgton*•†. Cumberland	D. P. & D. E. Chaplin.
Brunswick*•†Cumberland	BARRETT POTTER.
Buckfield*•†.....Oxford	See Canton.
Bucksport*•† .... Hancock	O. F. Fellows.
▲Calais*•†.....Washington	GEORGE R GARDNER
Camden*•† .....Knox	REUEL ROBINSON.
Canton*•† ..... Oxford	JOHN P. SWASEY.
Caribou*•† .....Aroostook	B. L. FLETCHER.
Corinna*•†.....Penobscot	See Bangor.
Damariscotta*•†. Lincoln	Pierce & Hall.
Dexter*•† .....Penobscot	L. B. WALDRON.
O. M. Robinson.	
Eastport*•†. Washington	S. D. Leavitt.
▲Ellsworth*•†.... Hancock	J. A. PETERS, JR.
Fairfield*•† .....Somerset	T. E. McFadden.
▲Farmington*•† . Franklin	J. C. HOLMAN.
Ft. Fairfield*•†Aroostook	Herbert T. Powers.
Freeport*•†..Cumberland	See Yarmouth.
Fryeburg*•†.....Oxford	E. E. Hastings.
Gardiner*•†.... Kennebec	JOHN W. FOSTER.
Gorham*•†.. Cumberland	John A. Waterman.
Guilford*•† .. Piscataquis	Henry Hudson.
Hallowell*•†.... Kennebec	See Augusta.
Hartland*•†.....Somerset	H. W. Stewart.
▲Houlton*•†.... Aroostook	POWERS & POWERS.
Kennebunk*•† ..... York	W. L. Dane.
Kingfield*•..... Franklin	H. S. Wing.
Lewiston*•†. Androscog'n	NEWELL & SKELTON.
" "	WHITE & CARTER.
Limerick* ..... York	Frank M. Higgins.
Lisbon Falls*•†. And'c'g'n	H. E. Coolidge.
Livermore Falls*•†A'd'gin	John H. Maxwell.
▲Machias*•†... Washington	C. B. DONWORTH.
Madison*•†.....Somerset	C. A. Wilber.
McKinley*•†..... Hancock	E. Webster French.
Mechanic Falls*•† And'g'n	J. M. Libby.
New Castle*†..... Lincoln	Hilton & Hilton.
Newport*•†....Penobscot	J. M. Sanborn.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
North Berwick*•†...York	N. Hobbs.
Norway*•†.....Oxford	A. S. Kimball.
Oakland*•†.....Kennebec	George W. Field.
Oldtown*•†....Penobscot	JOSEPH F. GOULD.
▲Paris*† .....Oxford	See South Paris.
Phillips*•†.....Franklin	F. E. Timberlake.
Pittsfield*•†.....Somerset	J. W. Manson.
▲Portland*•† .Cumberland	SETH L. LARRABEE. General law practice. Attorney for Chapman National Bank.
" ..... "	WILLIAM H LOONEY. Refers to Portland National Bank.
" ..... "	PAYSON & VIRGIN. Attorneys for Merchants' Nat'l Bank and H. M. Payson & Co., bankers.
" ..... "•	B. D. & H. M. VERRILL. Attorneys for Casco National and Canal National banks.
Presque Isle*•†Aroostook	George H. Smith.
Richmond*•† ..Sagadahoc	W. T. Hall.
▲Rockland*•† .....Knox	EDWARD B. MACALLISTER.
Rockport*•† .....Knox	See Camden.
Rumford Falls*•†.Oxford	H. E. Stearns.
Saco*•† .....York	COLLEY & WORMWOOD.
Sanford*•† .....York	FRED J. ALLEN.
Searsport*•† .....Waldo	W. T. C. Runnels.
▲Skowhegan*•† ..Somerset	GEORGE W. GOWER.
South Berwick*†....York	G. C. Yeaton.
South Paris*•†....Oxford	WILSON & GRAY.
Thomaston*•† .....Knox	J. H. H. HEWITT.
Tremont* .....Hancock	E. W. French.
Waldoboro*•† ....Lincoln	O. D. Castner.
Waterville *•† ..Kennebec	C. W. HUSSEY.
Westbrook*•† Cumberla'd	Wm. Lyons.
West Buxton*.....York	Charles E. Weld.
Wilton*•† .....Franklin	C. N. Blanchard.
Winthrop*•† ...Kennebec	C. C. Stevens.
▲Wiscasset*••.....Lincoln	GEORGE B. SAWYER.
Yarmouth*•† Cumberland	G. F. McQuillan.
York Village*†.....York	James T. Davidson.

Town and County.	Name.
▲Laplata*•† .....Charles	Walter J. Mitchell.
Laurel*•† Prince George's	C. H. Stanley.
▲Leonardtown*...St. Mary	D. C. Hammitt.
Lonaconing*† ....Allegany	D. LINDLEY SLOAN.
Manchester* .....Carroll	See Westminster.
Middletown*...Frederick	Emory L. Coblentz.
Mount Airy*•† ....Carroll	See Westminster.
Myersville*.....Frederick	Joseph W. Gaver.
New Windsor*•....Carroll	Lewis Diehlman.
North East*•† .....Cecil	See Elkton.
▲Oakland*•†.....Garrett	JULIUS C. RENNINGER.
Oxford*•† .....Talbot	W. H. Adkins.
Pocomoke City*•†W'r'st'r	C. O. Melvin.
Port Deposit*•† .....Cecil	Philip R. Bond.
Port Tobacco*•...Charles	See Laplata.
▲Prince Fredericktown* Calvert	John B. Gray.
▲Princess Anne*•†Som'rset	GORDON TULL.
Queenstown*•Queen An'e	See Centerville.
Rising Sun*•† .....Cecil	See Elkton.
▲Rockville*•† Montgomery	Talbott & Talbott.
▲Salisbury*•† ...Wicomico	JAMES E. ELLEGOOD.
Sandy Spring*†.M'tg'm'ry	See Rockville.
Sharpsburg*•†..Wash'ton	See Hagerstown.
Smithsburg*•† . Wash'ton	See Hagerstown.
▲Snow Hill*•†...Worcester	R. D. JONES.
St. Michaels*•†.....Talbot	W. D. J. Morris.
Taneytown*•†.....Carroll	Bond & Parke.
Taylors Island*Dorch'ster	See Cambridge.
Thurmont*•†...Frederick	See Frederick.
▲Towson*•† .....Baltimore	Z. Howard Isaac.
Trappe*•† .....Talbot	See Easton.
Union Bridge*•† ..Carroll	See Westminster.
Union Mills* .....Carroll	See Westminster.
Uniontown* .....Carroll	See Westminster.
▲Upper Marlboro*†Pr.Geo.	Magruder & Wilson.
Westminster*•† .. Carroll	JOHN M. REIFSNIDER.
Williamsport*•†Wash'ton	See Hagerstown.
Woodsboro*•† .Frederick	See Frederick.

MARYLAND.

▲Aberdeen*•† .....Harford	Septimus Davis.
¶▲Annapolis*•†Anne Ar'd'l	JAMES M. MUNROE.
Baltimore*†•...Baltimore	BROWN & BRUNE, 222 St. Paul St. Counsel in bank and corporation matters.
" ..... "	ELLIOTT & HOFFMAN, Equitable Building. *Our specialty:* Mercantile law and collections.
" ..... "	N. RUFUS GILL & SONS, 215 St. Paul St. Commercial litigation and collections. Attorneys for Old Town Bank.
" ..... "	HINKLEY & MORRIS, 215 North Charles St. Prompt attention to collections. Reference: National Union Bank.
" ..... "	FIELDER C. SLINGLUFF, Fidelity Bldg. Attorney for Baltimore Traction Co.
Barton*† .....Allegany	See Cumberland.
▲Bel Air*•† ..... Harford	STEVENSON A. WILLIAMS.
Berlin*•† ..... Worcester	Calvin B. Taylor.
Brunswick*•† . Frederick	Glen H. Worthington.
▲Cambridge*•† Dorchester	THOMAS W. SIMMONS.
Canton† .....Baltimore	See Baltimore.
Catonsville*•† . Baltimore	See Baltimore.
▲Centerville*•† Queen An'e	Philemon B. Hopper.
▲Chestertown*•† .....Kent	H. W. VICKERS.
Cockeysville*•† Baltimore	Robt. H. Bussey.
Crisfield*•† .....Somerset	Clarence P. Lankford.
▲Cumberland*•†..Allegany	D. LINDLEY SLOAN.
Delmar .....Sussex	(P.O.Delmar, Del.) See Salisbury.
▲Denton*•† .....Caroline	Henry R. Lewis.
Dickeyville*... Baltimore	See Baltimore.
▲Easton*•† .....Talbot	WM. H. ADKINS.
▲Elkton*•† ..... Cecil	L. MARSHALL HAINES.
Ellicott City*•† ..Howard	John G. Rogers.
Emmittsburg*•† Fr'd'rick	E. L. Rowe.
Federalsburg*•† Caroline	See Denton.
▲Frederick*•†...Frederick	E. S. IICHELBERGER.
Frostburg*•† ....Allegany	Clayton Purnell.
Gaithersb'rg*•† M'tg'm'ry	Talbott & Talbott.
▲Hagerstown*•† Wash'gt'n	ARMSTRONG & SCOTT.
Hancock*•† ..Washington	See Hagerstown.
Havre de Grace*•†H'rf'rd	P. L. Hopper.
Hyattsville*•†Prince Geo.	WELLS & WELLS.

MASSACHUSETTS.

Abington*•† ....Plymouth	Coughlan Bros.
Adams*•† ....Berkshire	F. H. B. Munson.
Amesbury*•†.....Essex	George W. Cate.
Amherst*•† ...Hampshire	W. Hamlin.
Andover*•†.....Essex	George H. Poor.
Arlington*•†...Middlesex	J. A. Bailey, Jr.
Ashburnham*•† Worc'st'r	See Fitchburg.
Athol*•† ..... Worcester	GEORGE W. HORR, LL.B.
Athol Center*. Worcester	See Athol.
Attleboro*•† .....Bristol	FRANK I. BABCOCK.
Ayer*•† .....Middlesex	Warren H. Atwood.
Baldwinsville*•†Wo'c'st'r	Edward L. Hill.
▲Barnstable*•† .Barnstable	THOMAS C. DAY.
Barre*† .....Worcester	Mawbey & Johnson.
Belmont*•† ....Middlesex	J. F. Buckley.
Beverly*•† .....Essex	L. H. WARDWELL.
¶▲Boston*•†.....Suffolk	HERBERT L. BAKER, 30 Court St. Refers to Beacon Trust Co.
" ..... "	JOHN HASKELL BUTLER, 244 Washington St. General practice. References: Winthrop Nat. Bk. and Old Colony Tr. Co.
" ..... "	WM. E. L. DILLAWAY & H. M. BURTON, Tremont Bldg. Refer to Boylston National Bank and Mechanics National Bank.
" ..... "	WM. H. PREBLE, Sears Bldg. Commercial litigation, collections, and insolvency cases a specialty. Refers to Wheeler & Wilson Mfg. Co., Boston.
" ..... "	AUGUSTINE H. READ. The only Commissioner given for Boston. 20 Devonshire St. Depositions carefully taken. Refers to Continental Nat. Bk.
" ..... "	W. F. & W. S. SLOCUM, Herald Bldg. Corporation, commercial, probate and insolvency practice, depositions taken. Refer to National Hide and Leather Bank.
" ..... "	SPRAGUE & MESSER, Equitable Bldg. Attorneys for the National Bank of the Republic.
Bridgewater*•† Plymouth	George W. Folsom, Jr.
Brockton*•† ...Plymouth	HERBERT H. CHASE.
Brookline*•† .....Norfolk	A. L. Lincoln, Jr.
Cambridge*•† . Middlesex	CHARLES A. WHITTEMORE.
Cambridgeport*•†Mid'sex	See Cambridge.
Canton*•† .....Norfolk	See Dedham.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Chelsea*•† ..... Suffolk	WILLIAM M. NOBLE, address 53 State Street, Boston.
Chicopee*•† ..... Hampden	Luther White.
Chicopee Falls*•† . Hamp'n	James H. Loomis.
Clinton*•† ..... Worcester	EDMOND A. EVANS.
Cohasset*•† ..... Norfolk	Louis T. Cushing.
Concord*•† ..... Middlesex	Prescott Keyes.
Conway*•† ..... Franklin	See Greenfield.
Danvers*•† ..... Essex	Daniel N. Crowley.
▲Dedham*•† ..... Norfolk	D. G. HILL.
East Bridgewater*•† Ply'th	R. O. Harris.
East Cambridge*•† Mid's'x	See Cambridge.
Easthampton*•† Hamps're	Edward L. Shaw.
East Weymouth*•† Norf'k	See Weymouth.
▲Edgartown*•† ..... Dukes	B. T. Hillman.
Essex*† ..... Essex	See Gloucester.
Everett*•† ..... Middlesex	See Lowell.
Fairhaven*•† ..... Bristol	J. L. Gillingham.
▲Fall River*•† ..... Bristol	JACKSON, SLADE & BORDEN. Attorneys for Fall River National Bank and Second National Bank.
Falmouth*•† .. Barnstable	See Barnstable.
▲Fitchburg*•† .. Worcester	A. Z. GOODFELLOW.
Florence*•† ... Hampshire	See Northampton.
Foxboro*•† ..... Norfolk	E. C. CORNEY.
Framingham*•† . Mid'sex	WALTER ADAMS.
Franklin*•† ..... Norfolk	Wiggins & Doe.
Gardner*•† ..... Worcester	PIERCE & STILES.
Georgetown*•† ..... Essex	W. A. Butler.
Gloucester*•† ..... Essex	HENRI N. WOODS. Refers to Cape Ann National Bank.
Grafton*•† ..... Worcester	W. E. Fowler.
Great Barrin'n*•† B'kshire	A. CHARKLEY COLLINS.
▲Greenfield*•† ..... Franklin	GREENE & DAVENPORT.
Harwich*•† ..... Barnstable	See Barnstable.
Haverhill*•† ..... Essex	POOR & FULLER.
Haydenville*•† . Hamps're	See Northampton.
Hingham*•† ..... Plymouth	Thomas H. Buttimer.
Hollis on*•† ..... Middlesex	J. P. Dexter.
Holyoke*•† ..... Hampden	P. J. GARVEY.
Hopkinton*•† .. Middlesex	George L. Hemenway.
Hudson*•† ..... Middlesex	James T. & R. E. Joslin.
Hyannis*•† ..... Barnstable	Henry H. Baker, Jr.
Hyde Park*•† ..... Norfolk	E. C. JENNY.
Ipswich*•† ..... Essex	George H. W. Hayes.
▲Lawrence*•† ..... Essex	SWEENEY & DOW.
Lee*•† ..... Berkshire	A. B. Clark.
Leicester*•† ..... Worcester	Henry O. Smith.
Lenox*† ..... Berkshire	See Pittsfield.
Leominster*•† . Worcester	HARRY C. BASCOM.
Lexington*•† .. Middlesex	A. E. Scott.
▲Lowell*•† ..... Middlesex	TRULL & WIER. Attorneys for Middlesex Safe Deposit and Trust Co.
Ludlow*• ..... Hampden	See Springfield.
Lynn*•† ..... Essex	JOHN M. BARRY.
Malden*•† ..... Middlesex	P. J. McGUIRE.
Manchester*•† ..... Essex	See Gloucester.
Marblehead*•† ..... Essex	Wm. D. T. Trefey.
Marlboro*•† ... Middlesex	Edgar Weeks.
Medford*•† ..... Middlesex	B. F. Hayes.
Medway*•† ..... Norfolk	A. T. Johnson.
Melrose*•† ..... Middlesex	Frank L. Washburn.
Merrimac*•† ..... Essex	T. H. Hoyt.
Methuen*•† ..... Essex	Wm. M. Rogers.
Middleboro*•† . Plymouth	George W. Stetson.
Milford*•† ..... Worcester	Lowell E. Fales.
Millbury*•† ..... Worcester	H. W. Aiken.
Milton*•† ..... Norfolk	C. F. Hall.
Monson*•† ..... Hampden	See Springfield.
▲Nantucket*•† .. Nantucket	ALLEN COFFIN.
Natick*•† ..... Middlesex	C. G. Bancroft.
▲New Bedford*•† .. Bristol	JENNEY & POTTER.
Newbury ..... Essex	See Newburyport.
▲Newburyport*•† ... Essex	THOMAS HUSE.
Newton*•† ..... Middlesex	Louis A. Hall.
Newton Center*•† Mid'sex	WILLIAM M. NOBLE. Address 53 State St., Boston.
Newtonville*•† Middlesex	See Newton.
North Adams*•† . Berks're	BEER & DOWLIN.
▲Northampt'n*•† Hamps're	ALBERT E. ADDIS.
No. Attleboro*•† .. Bristol	F. B. Byram.
Northboro*•† . Worcester	William M. Brigham.
No. Brookfield*•† Wo'ster	Henry W. King.
No. Cambridge*•† Mid'sex	See Cambridge.
North Easton*•† .. Bristol	M. L. Urann.
Norwell*• ..... Plymouth	H. T. Fogg.
Oakdale*•† ..... Worcester	Cutting & Sheehan.
Orange*•† ..... Franklin	E. S. Hall.
Oxford*•† ..... Worcester	See Worcester.
Palmer*•† ..... Hampden	W. W. LEACH.
Peabody*•† ..... Essex	JOHN J. CAHILL.
▲Pittsfield*•† ... Berkshire	E. T. SLOCUM.
▲Plymouth*•† ... Plymouth	EDWARD A. BURNETT.
Provincetown*•† Barn'ble	R. A. Hopkins.
Quincy*•† ..... Norfolk	W. W. JENNESS.
Randolph*•† ..... Norfolk	Asa P. French.
Reading*•† ..... Middlesex	James W. Grimes.
Rockland*•† ... Plymouth	George W. Kelley.
Rockport*•† ..... Essex	See Gloucester.
Rowley*•† ..... Essex	See Newburyport.
▲Salem*•† ..... Essex	WILLIAM D. CHAPPLE.
Salisbury*• ..... Essex	See Newburyport.
Shelburne Falls*•† Fra'lin	Henry M. Puffer.
Somerville*•† .. Middlesex	See Boston.
South Braintree*•† . Nor'k	C. C. Mellen.
Southbridge*•† Worcester	Henry B. Montague.
So. Framingham*•† Md'l'x	John M. Merriam.
South Weymouth*•† Nor'k	Louis A. Cook.
S. Yarmouth*•† Barnstable	See Barnstable.
Spencer*•† ..... Worcester	A. W. Curtis.
▲Springfield*•† .. Hampden	GARDNER & GARDNER. Refer to any bank in Springfield.
Stockbridge*•† Berkshire	See West Stockbridge.
Stoneham*•† ... Middlesex	W. B. Stevens.
Stoughton*•† ..... Norfolk	Oscar A. Marden.
▲Taunton*•† ..... Bristol	H. J. FULLER.
Townsend*•† .. Middlesex	C. F. Worcester.
Turner's Falls*•† Franklin	Greene & Davenport (*see Greenfield*).
Uxbridge*•† .. Worcester	W. J. Taft.
Wakefield*†..... Middlesex	Samuel K. Hamilton.
Wales*†..... Hampden	H. A. McFarland.
Waltham*•† ..... Middlesex	R. M. Stark.
Ware*•† ..... Hampshire	H. M. Coney.
Wareham*•† ... Plymouth	G. C. Tobey.
Warren*•† ..... Worcester	E. C. SAWYER.
Watertown*•† . Middlesex	Joseph P. Keefe.
Webster*•† ..... Worcester	H. J. Clarke.
Wellfleet*•† ... Barnstable	H. P. Harriman.
Westboro*•† ... Worcester	A. F. BROWN.
Westfield*•† ..... Hampden	ALFRED F. LILLEY.
West Gardner*†. Wor'ster	G. R. Warfield.
Westminster*† Worcester	See Fitchburg.
West Newbury*• ..... Essex	See Newburyport.
West Newton*•† . Mid'sex	LAWRENCE BOND.
West Stockbridge*•† Berk.	W. C. Spaulding.
Weymouth*•† ..... Norfolk	A. P. WORTHEN.
Whitinsville*•† Worcester	See Worcester.
Whitman*•† ..... Plymouth	O. L. Bonney.
Williamstown*† Berkshire	Sanborn Gove Tenney.
Winchendon*•† . Wor'ster	F. B. Spalter.
Winchester*•† . Middlesex	G. S. Littlefield.
Woburn*•† ..... Middlesex	JOHN G. MAGUIRE.
▲Worcester*•† .. Worcester	RICE, KING & RICE.
Wrentham*•† ..... Norfolk	Samuel Warner.
Yarmouthport*• Barns'ble	Charles C. Paine.

MICHIGAN.

Town and County.	Name.
Addison*• ..... Lenawee	Robertson & Clark.
▲Adrian*•† ..... Lenawee	JOHN E. BIRD.
Akron*•† ..... Tuscola	See Caro.
Albion*•† ..... Calhoun	M. D. Weeks.
Algonac*†..... St. Clair	J. M. Robertson.
▲Allegan*•† ..... Allegan	I. C. MONTAGUE.
Allen*•† ..... Hillsdale	F. A. Roethlisberger.
Alma*•† ..... Gratiot	Francis Palmer.
Almont*•† ..... Lapeer	F. P. Andrus.
▲Alpena*•† ..... Alpena	JOSEPH H. COBB.
▲Ann Arbor*•† Washtenaw	LAWRENCE & BUTTERFIELD
Applegate*•† ..... Sanilac	See Carsonville.
Argyle ..... Sanilac	See Carsonville.
Armada*•† ..... Macomb	Bert C. Preston.
Ashley*•† ..... Gratiot	See Ithaca.
Athens*•† ..... Calhoun	Charles A. Standiford.
▲Atlanta* .. Montmorency	See Gaylord.
Au Sable*•† ..... Iosco	See Tawas City.
▲Autrain*•† ..... Alger	See Marquette.
▲Bad Axe*•† ..... Huron	CHARLES D. THOMPSON.
▲Baldwin*•† ..... Lake	See Reed City.
Bancroft*•† ... Shiawassee	M. V. B. Wixom.
Bangor*•† ..... Van Buren	R. M. Chase.
Barryton* ..... Mecosta	See Big Rapids.
Battle Creek*•† .. Calhoun	LELAND H. SABIN.
▲Bay City*•† ..... Bay	R. A. McKAY.
Bay Port*•† ..... Huron	See Port Austin.
Belding*•† ..... Ionia	H. L. VanBenschoten.
▲Bellaire*•† ..... Antrim	Leavitt & Gulle.
Belleville*•† ..... Wayne	See Wayne.
Bellevue*•† ..... Eaton	George P. Stevens.
Benton Harbor* .. Berrien	HUMPHREY S. GRAY.
Benzonia*•† ..... Benzie	See Frankfort.
Berrien Springs* .. Berrien	R. D. Dix.
▲Bessemer*•† ..... Gogebic	S. S. Cooper.
▲Big Rapids*•† ... Mecosta	W. S. TUCKER.
Birmingham*•† .. Oakland	See Pontiac.
Blissfield*•† ..... Lenawee	John A. Riley.
Breckenridge*•† .. Gratiot	See St. Louis.
Brighton*•† ... Livingston	B. T. O. Clark.
Britton*•† ..... Lenawee	See Adrian.
Bronson*•† ..... Branch	M. Thompson.
Brooklyn*•† ..... Jackson	J. C. Covert.
Brown City*•† ..... Sanilac	Fred A. Farr.
Buchanan*•† ..... Berrien	A. A. Worthington.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Burr Oak*†.. St. Joseph	A. M. Graham.
Byron*†.....Shiawassee	See Durand.
▲Cadillac*†..... Wexford	SAWYER & BISHOP.
Caledonia*†.....Kent	See Middleville.
Calumet*†.... Houghton	See Houghton.
Camden*..... Hillsdale	See Hillsdale.
Capac*†..... St. Clair	J. L. Willoughby.
Carleton*†..... Monroe	See Dundee.
▲Caro*† ..... Tuscola	Walter J. Gamble.
Carson City*† Montcalm	Lee A. Lyon.
Carsonville*†.... Sanilac	Thomas G. Graham.
Caseville*†..... Huron	T. B. Woodworth.
Cass City*†..... Tuscola	J. D. Brooker.
▲Cassopolis*†..... Cass	L. H. GLOVER.
Cedar Springs*†.....Kent	Stuart & Barker.
Central Lake*†....Antrim	M. W. Neukirk.
Centerville*† St. Joseph	H. P. Stewart.
▲Charlevoix*† Charlevoix	A. D. Cruikshank.
▲Charlotte*†..... Eaton	McCALL & SHEPHERD.
▲Cheboygan*†.Cheboygan	GEORGE E. BELL.
▲Chelsea*†.... Washtenaw	A. W. Wilkinson.
Chesaning*†..... Saginaw	E. V. Mudge.
Clare*†..... Clare	C. W. Perry.
Clarkston*..... Oakland	L. N. Brown.
Clarksville*† ..... Ionia	See Ionia.
Clayton*†.....Lenawee	J. E. Bird.
Climax*† .... Kalamazoo	See Vicksburg.
Clinton*† ..... Lenawee	Edwin R. Smith.
Clio*†..... Genesee	J. L. Curry.
▲Coldwater*†.....Branch	LOVERIDGE & LOVERIDGE.
Coleman*†..... Midland	See Midland.
Coloma*†..... Berrien	See Benton Harbor.
Colon*† ..... St. Joseph	D. L. Akey.
Concord*† ..... Jackson	See Jackson.
Constantine*† St. Joseph	James M Harvey, Jr.
Coopersville*†... Ottawa	James Cilley.
▲Corunna*†... Shiawassee	John T. McCurdy.
Covert*†..... Van Buren	H. B. Chase.
Croswell*†..... Sanilac	WILLIAM H. AITKIN.
▲Crystal Falls*† ..... Iron	A. L. Flewelling.
Dansville*..... Ingham	See Lansing.
Davison*† ..... Genesee	See Flint.
Dearborn*† ..... Wayne	See Detroit.
Decatur*†.... Van Buren	A. L. MOULTON.
Deckerville*†.... Sanilac	R. J. West.
Delray*†..... Wayne	C. L. Coulson.
▲Detroit*† ..... Wayne	BARNES & RACE, Home Bank Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
" ..... "	BOWEN, DOUGLAS & WHITING, Moffat Bldg. Attorneys for Mechanics Bank.
" ..... "	JULIAN G. DICKINSON, Newberry & McMillan Bldg. Refers to Preston National Bank.
" ..... "	GROESBECK & TURNER, 1305-1307 Mystic Bldg. Refer to Union National Bank.
" ..... "	SIDNEY T. MILLER, 80 Griswold St. Counsel for Detroit Savings Bank and Wyandotte Savings Bank, etc.
" ..... "	WESLEY L. NUTTEN, 601 Wayne Bank Bldg. Refers to Detroit River Savings Bank.
" ..... "	SELLING & HATCH, 406-408 Hammond Bldg. Refer to Peninsular Savings Bank.
" ..... "	WELLS, ANGELL, BOYNTON & McMILLAN, Union Trust Bldg. Attorneys for American Exchange Nat. Bank, and Commercial Nat. Bank.
Dexter*†.... Washtenaw	James T. Honey.
Dimondale*†..... Eaton	See Eaton Rapids.
Douglas*..... Allegan	See Allegan.
Dowagiac*†..... Cass	JOHN WOOSTER.
Downington*†.... Sanilac	F. S. Viets.
Dryden*†..... Lapeer	T. Williams.
Dundee*† ..... Monroe	Randall & Corbin.
Durand*†..... Shiawassee	Fred J. Northaway.
▲Eagle River*..Keweenaw	See Calumet.
East Jordan*† Charlevoix	A. B. Nicholas.
East Saginaw†...Saginaw	See Saginaw.
East Tawas*†..... Iosco	See Tawas City.
Eaton Rapids*†....Eaton	J. B. Hendee.
Edmore*†..... Montcalm	See Ionia.
Elk Rapids*†.....Antrim	A. B. Dougherty.
Elkton*†..... Huron	W. L. Doyle.
Elsie*†..... Clinton	Charles Snelling.
Emmett*†.....St. Clair	See Port Huron.
▲Escanaba*†..... Delta	IRA C. JENNINGS.
Evart*†..... Osceola	C. H. Rose.
Ewen*†..... Ontonagon	See Bessemer.
Fairgrove*†..... Tuscola	See Caro.
Farmington*†... Oakland	See Northville.
Fenton*†..... Genesee	Henry C. Riggs.
Fennville*† ..... Allegan	Theo. Wade.
▲Flint*†..... Genesee	CLINTON ROBERTS.

Town and County.	Name.
Flushing*•..... Genesee	F. P. Sayre.
Forestville*† ..... Sanilac	See Deckerville.
Fowler*†..... Clinton	J. G. Patterson.
Fowlerville*† Livingston	S. S. Abbott.
▲Frankfort*†..... Benzie	N. A. PARKER.
Freeport*†..... Barry	See Hastings.
Fremont*†..... Newaygo	S. W. Dunham.
Gagetown*†..... Tuscola	See Cass City.
Galesburg*†. Kalamazoo	R. G. Smith.
Gallen*†..... Berrien	See Three Oaks.
▲Gaylord*†..... Otsego	A. D. Marshall.
Gladstone*† ..... Delta	Smith & Empson.
▲Gladwin*•..... Gladwin	Charles B. Wilmot.
Gobleville*†...Van Buren	H. M. Huff.
▲Grand Haven*†.. Ottawa	GEORGE A. FARR.
Grand Ledge*†....Eaton	C. Alexander.
Grand Marais*.....Alger	C. D. Doig.
▲Grand Rapids*†.... Kent	BOLTWOOD & BOLTWOOD. Refer to Old National Bank.
" ..... "	CRANE, NORRIS & DREW, References; National City Bank and Michigan Trust Co.
" ..... "	TAGGART, DENISON & WILSON. References: Kent Co. Savings Bank, Nat. City Bank, and Michigan Trust Co.
Grass Lake*†....Jackson	E. Pelton.
▲Grayling*†.....Crawford	Joseph Patterson.
Greenville*†.. Montcalm	E. J. Bowman.
Hancock*†.... Houghton	See Houghton.
Hanover*†..... Jackson	See Jackson.
Harbor Beach*.... Huron	See Bad Axe.
▲Harbor Springs*† Emmet	See Petoskey.
▲Harrison*†..... Clare	W. H. Browne.
▲Harrisville*†..... Alcona	F. A. Beede.
▲Hart*†..... Oceana	F. S. Gurney.
Hartford*†... Van Buren	A. H. Tuttle.
▲Hastings*†..... Barry	WILLIAM B. SWEEZEY.
▲Hersey*†..... Osceola	C. M. Beardsley.
▲Hillsdale*†.....Hillsdale	J. S. & E. O. GALLOWAY.
Holland*†..... Ottawa	John C. Post.
Holly*†..... Oakland	C. F. Collier.
Homer*†..... Calhoun	Myron H. Nichols.
Hopkins Station*† Alle'n	See Allegan.
▲Houghton*†.... Houghton	J. F. HAMBITZER.
Howard*†.... Montcalm	C. W. Perry.
▲Howell*†..... Livingston	W. P. VAN WINKLE.
Hubbardston*.....Ionia	Frank Rogers.
Hudson*†..... Lenawee	Grant Fellows.
Imlay City*†.....Lapeer	Herbert W. Smith.
▲Ionia*†..... Ionia	F. C. MILLER.
▲Iron Mountain*†.Dick'n	E. A. WOODWARD.
Iron River*†..... Iron	I. W. Byers.
Ironwood*†.....Gogebic	C. E. MILLER.
Ishpeming*†. Marquette	H. O. YOUNG.
▲Ithaca*†..... Gratiot	George P. Stone.
▲Jackson*†.....Jackson	BADGLEY & BADGLEY.
Jasper*†..... Lenawee	H. C. Pratt.
Jonesville*†.... Hillsdale	S. D. McNeal.
▲Kalamazoo*† Kalamazoo	OSBORN, MILLS & MASTER.
▲Kalkaska*† ....Kalkaska	C. C. Jencks.
Kinde*† ..... Huron	James H. Hall.
Kingston*† ..... Tuscola	J. B. Beverly.
Laingsburg*† Shiawassee	H. H. Pulver.
▲Lake City*†... Missaukee	F. O. Gaffney.
Lake Linden*† Houghton	See Houghton.
Lake Odessa*†..... Ionia	See Ionia.
Lake View*†..Montcalm	Salem F. Kennedy.
▲L'Anse*† ..... Baraga	P. R. McKernan.
¶Lansing*† ..... Ingham	CHARLES F. HAMMOND.
▲Lapeer*† ..... Lapeer	GREER & WILLIAMS.
Laurium*..... Houghton	See Houghton.
Lawrence*†..Van Buren	See Kalamazoo.
Lawton*† .... Van Buren	See Kalamazoo.
▲Leland*† ..... Leelanau	A. F. Bonting.
Lenox*†..... Macomb	See Richmond.
Leslie*†..... Ingham	Arthur J. Tuttle.
Lexington*†..... Sanilac	See Sanilac Center.
Linden*†..... Genesee	James L. Spencer.
Litchfield*† .... Hillsdale	L. B. Agard.
Lowell*† ..... Kent	John W. Matthewson.
▲Ludington*†.....Mason	H. C. HUTTON.
Lyons*† ..... Ionia	E. C. Spalding.
Mancelona*† .... Antrim	H. B Hudson.
Manchester*† Washte'aw	A. J. Waters.
▲Manistee*† .....Manistee	DOVEL & SMITH.
▲Manistique*† Schoolcraft	VIRGIL I. HIXSON.
Manton*† ..... Wexford	L. C. Wheeler.
Maple Rapids*.....Clinton	See St. Johns.
Marcellus*†..... Cass	Smith & Harmon.
Marine City*† ....St. Clair	F. S. Parker.
Marlette*†..... Sanilac	D. S. McClure.
▲Marquette*† ..Marquette	CHARLES R. BROWN & SON.
▲Marshall*† ..... Calhoun	HERBERT R. WINSOR.
▲Mason*†..... Ingham	L. B. McArthur.
Mayville*†..... Tuscola	T. J. Eveland.
Mears*†..... Oceana	John T. Cummings.
Memphis*† .....Macomb	See Almont.
Mendon*†.....St. Joseph	E. E. Harwood.
▲Menominee*† Menominee	SAWYER & WAITE.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Merrill*† .....Saginaw	See Saginaw.
Middleville*† .....Barry	H. E. Hendricks.
▲Midland*† .....Midland	E. P. Rice.
Milan*† .....Washtenaw	D. C. Salisbury.
Milford*† .....Oakland	Edward J. Bissell.
Millington*† .....Tuscola	See Vassar.
Minden City*† .....Sanilac	See Sanilac Center.
▲Mio* .....Oscoda	See Grayling.
▲Monroe*† .....Monroe	LANDON & LOCKWOOD.
Montague*† ..Muskegon	See Whitehall.
Montrose*† .....Genesee	See Clio.
Morenci*† .....Lenawee	C. S. Ingals.
Morrice*† .... Shiawassee	A. L. Beard.
▲Mt. Clemens*† ..Macomb	WILLIAM S. JENNEY.
▲Mt. Pleasant*† ..Isabella	FRANCIS H. DODDS.
Muir*† .....Ionia	George Bennett.
Mulliken*† ..... Eaton	See Grand Lodge.
Munising*† .....Alger	Walsh & Pardee.
▲Muskegon*† ..Muskegon	SMITH, NIMS, HOYT & ERWIN, Refer to any bank in Muskegon.
Nashville*† .....Barry	Walter S. Powers.
Negaunee*† ..Marquette	JOHN Q. ADAMS.
▲Newaygo*† .... Newaygo	Fred W. Riblet.
New Baltimore*† Macomb	See Mt. Clemens.
▲Newberry*† .....Luce	Sanford N. Dutcher.
New Haven*† ...Macomb	Adam T. Bennett.
Niles*† .....Berrien	N. H. BACON.
North Adams*† Hillsdale	See Hillsdale.
North Branch*† ..Lapeer	See Lapeer.
North Lansing† ..Ingham	See Lansing.
Northville*† ..... Wayne	C. C. Yerkes.
Ogden*† .....Lenawee	See Adrian.
Olivet* .....Eaton	See Bellevue.
Omer*† .....Arenac	W. C. Cook.
Onaway*... Presque Isle	See Rogers.
▲Ontonagon*† Ontonagon	W. W. Wendell.
Orion*† .....Oakland	William E. Littell.
Oscoda*† .....Iosco	See Tawas City.
Otsego*† .....Allegan	ANDERSON & ANDERSON.
Ovid*† .....Clinton	High & Everett.
Owosso*† .... Shiawassee	KILPATRICK & PIERPONT.
Oxford*† .....Oakland	Frank E. Jenkins.
▲Paw Paw*† ...Van Buren	T. J. CAVANAUGH.
Peck* .....Sanilac	T. C. Graham.
Pentwater*† .....Oceana	WILLIAM T. EVANS.
Perrinton*† .....Gratiot	See Ashley.
Perry*† ..... Shiawassee	A. N. Macqueen.
Petersburg*† ....Monroe	John O. Zabel.
Petoskey*† .....Emmet	C. J. PAILTHORP.
Pewamo*† .....Ionia	See Lyons.
Pigeon*† ..... Huron	Paul Woodworth.
Pinckney*† ..Livingston	W. A. Carr.
Pinconning*† .....Bay	See Standish.
Plainwell*† .....Allegan	E. J. Anderson.
Plymouth*† ..... Wayne	G. A Starkweather.
▲Pontiac*† .....Oakland	JOHN H. PATTERSON.
Port Austin*† .... Huron	James H. Hall.
Port Hope*† ..... Huron	See Harbor Beach.
▲Port Huron*† ...St. Clair	GEORGE G. MOORE.
Portland*† .....Ionia	W. E. Hawley.
Port Sanilac*† .... Sanilac	M. N. Mugan.
Quincy*† .....Branch	W. H. Lockerby.
Reading*† ..... Hillsdale	Lockerby & Kinney.
Red Jacket*† ..Houghton	See Houghton.
Reed City*† ..... Osceola	Charles A. Withey.
Reese*† ..... Tuscola	See Vassar.
Remus*† ..... Mecosta	See Big Rapids.
Richland*† .. Kalamazoo	See Battle Creek.
Richmond* .....Macomb	W. S. Stone.
Rochester*† .....Oakland	J. H. Holman.
Rockford*† .....Kent	C. G. Hyde.
Rockland*† . Ontonagon	See Ontonagon.
▲Rogers* .....Presque Isle	G. Covey, Jr.
Romeo*† .....Macomb	D. N. Lowell.
▲Roscommon*† Rosc'm'on	Charles L. De Waele.
▲Saginaw*† .....Saginaw	E. J. DEMOREST. Refers to Second National Bank.
Saline*† ... Washtenaw	See Ypsilanti.
Sand Beach*† .....Huron	See Harbor Beach.
▲Sanilac Center*... Sanilac	William H. Burgess.
Saranac*† .....Ionia	P. T. Williams.
Saugatuck*† ..... Allegan	W. A. Woodworth.
▲Sault Ste Marie*† Chip'wa	GEORGE A. CADY.
Schoolcraft*† Kalamazoo	George M. Fields.
Scottville*† ..... Mason	See Ludington.
Sebewaing*† ..... Huron	See Port Austin.
Seney*† .....Schoolcraft	See Newberry.
Shelby*† .....Oceana	A. E. Souter.
Shepherd*† ..... Isabella	F. E. Hibbard.
Sheridan*† .... Montcalm	E. Follette.
Sherwood*† ..... Branch	See Union City.
South Haven*† VanBuren	S. B. MONROE.
South Lyon*† ..Oakland	Carpenter & Chubb.
Sparta*† .....Kent	B. N. Keister.
Springport*† ....Jackson	See Albion.
▲Standish*† .....Arenac	M. D. Snow.
▲Stanton*† .....Montcalm	L. C. PALMER.
St. Charles*† ....Saginaw	T. P. Zander.
St. Clair*† .....St. Clair	A. R. Stowell.
▲St. Ignace*† .. Mackinac	Henry Hoffman.
▲St. Johns*† .....Clinton	FEDEWA & WALBRIDGE.
▲St. Joseph*† .....Berrien	N. A. HAMILTON.
St. Louis*† ..... Gratiot	Charles W. Giddings.
Stockbridge*† ...Ingham	W. B. Gildart.
Sturgis*† ..... St. Joseph	C. A. Sturgis.
Sunfield*† ..... Eaton	See Grand Ledge.
▲Tawas City*† ..... Iosco	N. C. HARTINGH.
Tecumseh*† .... Lenawee	F. B. Wood.
Tekonsha*† ..... Calhoun	William A. Howard.
Three Oaks*† .... Berrien	W. K. Sawyer.
Three Rivers*† St. Joseph	S. M. CONSTANTINE.
▲Traverse City*† Gr'nd Tra.	PRATT & DAVIS.
Turner*† ..... Arenac	See Standish.
Twining*† ..... Arenac	See Standish.
Ubly*† ..... Huron	J. C. Ryan.
Union City*† .....Branch	M. A. Merrifield.
Unionville*† ..... Tuscola	See Caro.
Utica*† ..... Macomb	G. E. Eckert.
Vandalia*† ..... Cass	See Cassopolis.
Vassar*† ..... Tuscola	E. H. TAYLOR.
Vermontville*† ... Eaton	See Charlotte.
Vernon*† .... Shiawassee	See Corunna.
Vicksburg*† . Kalamazoo	T. RAYNER, JR.
Wacousta*..... Clinton	See Grand Ledge.
Waldron*† .....Hillsdale	S. W. Yeagley.
Watervliet*† ..... Berrien	See Benton Harbor.
Wayland*† ..... Allegan	David Stockdale.
Wayne*† ..... Wayne	J. F. Cullen.
West Bay City*† .... Bay	See Bay City.
▲West Branch*† . Ogemaw	F. L. Snodgrass.
Weston*† ..... Lenawee	H. C. Reton.
Whitehall*† ...Muskegon	Paul I. Hedges.
White Pigeon*† St. Joseph	W. F. Thomas.
Williamston*† ... Ingham	W. T. Webb.
Woodland*▪..... Barry	C. S. Palmerton.
Wyandotte*† ..... Wayne	SYLVESTER PRAY.
Yale*† ..... St. Clair	Drake & Rapley.
Ypsilanti*† .. Washtenaw	D. C. GRIFFIN.
Zeeland*† ..... Ottawa	See Holland.

MINNESOTA.

▲Ada*† .....Norman	W. W. Calkins.
Adams*† ..... Mower	P. H. Carr.
Adrian*† .....Nobles	O. W. FREEMAN.
▲Aitkin*† .....Aitkin	F. N. Hall.
Albany*† ..... Stearns	See Avon.
▲Albert Lea*† ...Freeborn	H. C. CARLSON.
Alden*† .....Freeborn	Ira Cary.
▲Alexandria*† ..... Douglas	C. J. Gunderson.
Alpha*▪ ..... Jackson	See Heron Lake.
Amboy*† ...Blue Earth	Charles Thompson.
Annandale*† ..... Wright	Henry Spindler.
▲Anoka*† ..... Anoka	A. F. PRATT.
Appleton*† ..... Swift	E. T. Young.
Argyle*† ..... Marshall	GEORGE ERICKSON.
Arlington*† ..... Sibley	P. A. Cosgrove.
Atwater*† .... Kandiyohi	L. E. Covell.
Audubon*† ..... Becker	See Detroit City.
▲Austin*† ..... Mower	ARTHUR W. WRIGHT
Avoca*† ..... Murray	See Fulda.
Badger* ..... Roseau	See Roseau.
Balaton*† ..... Lyon	See Tracy.
Barnesville*† ..... Clay	Charles S. Marden.
Battle Lake*† . Otter Tail	See Fergus Falls.
Beardsley*† ..... Bigstone	See Graceville.
▲Beaver Falls* .... Renville	See Redwood Falls.
Belgrade*† .... Stearns	See Glenwood.
Belle Plaine*† ..... Scott	See Shakopee.
Bellingham*† Lac-qui-P'e	T. J. McElligott.
Belview*† ..... Redwood	A. O. Gimmestad.
▲Bemidji*▪ ..... Beltrami	Street & Reynolds.
▲Benson*† ..... Swift	S. A. Hudson.
Bigelow*† ..... Nobles	See Worthington.
Big Lake*† ....Sherburne	Frank T. White.
Bird Island*† .... Renville	H. C. Berry.
Blooming Prairie*† . Ste'e	W. R. Hoskyn.
▲Blue Earth City*† Farib'lt	FRANK E. PUTNAM.
▲Boyd*† .... Lac-qui-Parle	See Madison.
Braham ..... Isanti	See Cambridge.
Brainerd*† ... Crow Wing	T. C. BLEWITT.
▲Brandon*† ..... Douglas	See Alexandria.
Breckenridge*† .. Wilkin	EZRA G. VALENTINE.
▲Brewster*† ..... Nobles	See Heron Lake.
Bricelyn ..... Faribault	A. M. Schancke.
Brooten*† ..... Stearns	See Glenwood.
Browerville*† ..... Todd	See Long Prairie.
Brown Valley*† Traverse	A. S. Crossfield.
Brownton*† ..... McLeod	A. L. Brown.
▲Buffalo*† ..... Wright	J. T. Alley.
Buffalo Lake*† .. Renville	See Granite Falls.
Butterfield*† Watonwan	See St. James.
▲Caledonia*† ..... Houston	G. G. GOODWIN.
▲Cambridge* ..... Isanti	Barber & Southerland.
Campbell*† ..... Wilkin	E. G. Valentine.
Canby*† Yellow Medicine	Ole Ostensoe.
Cannon Falls*† . Goodhue	P. S. Aslakson.
▲Carlton*† ..... Carlton	H. H. Hawkins.
Carver*† ..... Carver	See Chaska.
Cass Lake ..... Cass	F. W. Smith.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ▪ Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Center City*●†.....Chisago	See St. Paul.
Ceylon .....Martin	See Fairmont.
▲Chaska*●†.....Carver	T. F. CRAVEN.
Chatfield*●†.....Fillmore	Joseph Underleak.
Chokio*●†.....Stevens	See Morris.
Clara City*●†...Chippewa	See Granite Falls.
Claremont*●†.....Dodge	B. F. Hood.
Clarkfield*●†Yello' Med'e	See Canby.
Clayton .....Faribault	See Wells.
Clear Lake*●† Sherburne	See Big Lake.
Clearwater*●† ....Wright	See St. Cloud.
Climax*●†.....Polk	See Crookston.
Clinton* .....Bigstone	See Graceville.
Cloquet*●†.....Carlton	W. L. Chase.
Cokato*●†.....Wright	F. Swanson.
Comfrey.....Brown	See New Ulm.
Correll† .....Bigstone	See Appleton.
Cottonwood*●†.....Lyon	W. D. Fanning.
▲Crookston*●†.....Polk	MILLER & FOOTE.
Dassell*●†.....Meeker	See Litchfield.
Dawson*●†. Lac-qui-Parle	A. W. Ewing.
Deer River*●†.....Itasca	See Grand Rapids.
Delano*●†.....Wright	F. H. Lindsley.
Delavan*●†.....Faribault	S. J. Abbott.
▲Detroit*●†.....Becker	FRANK RICHARDSON.
Dexter*●†.....Mower	G. W. King.
Dodge Center*●†...Dodge	See Kasson.
Donnelly*.....Stevens	See Morris.
Dover*●†.....Olmsted	See Rochester.
▲Duluth*●†.....St. Louis	RICHARDSON & DAY. Refer to any bank in Duluth or to St. Paul National Bank, St. Paul.
Dundee*●†.....Nobles	See Slayton.
Eagle Bend*●†.....Todd	See Long Prairie.
East Grand Forks*●† Polk	Graves & Massee.
Easton*●†.....Faribault	See Wells.
Echo*●†. Yellow Medicine	R. Vaaller.
Eden Valley*●†.....Meeker	James H. Doran.
Edgerton*●†...Pipestone	C. G. Brady.
▲Elbow Lake*●†.....Grant	F. & M. Casey.
Elgin*●†.....Wabasha	See Plainview.
▲Elk River*●†...Sherburne	Frank T. White.
Ellsworth*●†.....Nobles	John F. Flynn.
Elmore*●†.....Faribault	H. B. Smith.
Ely*●†.....St. Louis	GEORGE WESCOTT.
Elysian*●†.....Lesueur	See Waterville.
Emmons .....Freeborn	See Albert Lea.
Erskine*●†.....Polk	See Crookston.
Evansville*●† ....Douglas	A. O. Feet.
Eveleth*●†.....St. Louis	M. D. L. Fuller.
Excelsior*●†....Hennepin	W. P. McDonald.
Eyota*●†.....Olmstead	See Rochester.
Fairfax*●†.....Renville	A. V. Rieke.
▲Fairmont*●†.....Martin	DEAN & PALMER.
▲Faribault*●†.....Rice	H. T. PYLE.
Farmington*●†...Dakota	A. C. Finney.
Felton*●†.....Clay	See Moorhead.
▲Fergus Falls*●† Otter Tail	CHAUNCEY L. BAXTER.
Fertile*●†.....Polk	Thomas Keefe.
Fisher*●†.....Polk	E. D. Kingsland.
Foley*●†.....Benton	See Sauk Rapids.
Fosston*●†.....Polk	B. S. Bennett.
Franklin*●†.....Renville	See Fairfax.
Frazee*●†.....Becker	See Detroit City.
Frost .....Faribault	See Wells.
Fulda*●†.....Murray	M. E. Foley.
Gary*●†.....Norman	See Fertile.
Gaylord*●†.....Sibley	G. A. McKenzie.
Gibbon*●†.....Sibley	See Gaylord.
▲Glencoe*●†.....McLeod	F. R. ALLEN.
Glenville*●†.....Freeborn	See Albert Lea.
▲Glenwood*●†.....Pope	E. M. Webster.
Good Thunder*●†BlueE'th	See Mapleton.
Graceville*●†.... Bigstone	M. S. STEVENS.
Granada*●† .....Martin	See Fairmont.
▲Grand Marais*.....Cook	See Duluth.
Grand Meadow*●†.Mower	See Spring Valley.
▲Grand Rapids*●†...Itasca	T. M. Brady.
▲Granite Falls*●† Yel. Med.	O. Hartwick.
Grove City*●†.....Meeker	A T. Nelson.
▲Hallock*●†.....Kittson	R. R. Hedenberg.
Halstad*●†.....Norman	A. O. Ueland.
Hamline*●†.....Ramsey	See St. Paul.
Hammond*●† ...Wabasha	See Wabasha.
Hampton*●† .....Dakota	See Farmington.
Hancock*●† .....Stevens	F. M. Klein.
Hanska* .....Brown	See Madella.
Hardwick*●† .....Rock	See Lu Verne.
Harmony*●†.....Fillmore	See Preston.
Hartland*●†.....Freeborn	See Albert Lea.
▲Hastings*●†.....Dakota	F. M. CROSBY
Hawley*●†.....Clay	G. Halverson.
Hayfield*●† .....Dodge	See Kasson.
Hector*●† .....Renville	O. A. Allen.
▲Henderson*●†.....Sibley	W. H. Leeman.
Hendrum*●† .....Norman	See Halstad.
Henning*●† .....Otter Tail	See Fergus Falls.
Herman*●†.....Grant	Arthur B. Childress.
Heron Lake*●†...Jackson	L. F. Lammers.
Hibbing*●† .....St. Louis	W. J. POWER.
Hills*●† .....Rock	See Lu Verne.
Hoffman*●†.....Grant	William Schellbach.
Hollandale†.....Pipestone	See Pipestone.
Houston*●†.....Houston	See Caledonia.
Howard Lake*●†..Wright	F. E. Latham.
Hubbard* .....Hubbard	See Park Rapids.
Hutchison*●† ....McLeod	H. H. Bonniwell.
Iona*●†.....Murray	See Slayton.
Isanti*.....Isanti	See Cambridge.
▲Jackson*●† .....Jackson	FRED B. FABER.
Janesville*●† ....Waseca	L. D. ROGERS.
Jasper*●†.....Pipestone	F. L. James.
Jeffers.....Cottonwood	See Windom.
Jordan*●†. .....Scott	F. J. Leonard.
Kasson*●†.....Dodge	Robert Taylor.
Kennedy*●† .... Marshall	See Hallock.
Kensington*●† .. Douglas	See Alexandria.
Kenyon*●† .....Goodhue	F. M. Lamp.
Kerkhoven*●† .....Swift	See Benson.
Kiester* .....Faribault	See Alden.
Kilkenny*●†.....Lesueur	See Waterville.
Kinbrae*●† .....Nobles	See Worthington.
Lafayette*●† .....Nicollet	See Winthrop.
▲Lake Benton*●† ..Lincoln	John McKenzie.
Lake City*●† ....Wabasha	ALLEN J. GREER.
Lake Crystal*●†BlueEa'th	D. A. Reed.
Lakefield*●† .....Jackson	E. T. Smith.
Lake Park*●†.....Becker	See Detroit.
Lakeville*●† .....Dakota	See Farmington.
Lamberton*●† ..Redwood	F. Clague.
Lanesboro*●†....Fillmore	Chapman & Chapman.
Le Roy*●† .....Mower	G. W. W. Harden.
Lester Prairie*●†.McLeod	See Glencoe.
Lesueur*●† .....Lesueur	O. J. Parker.
▲Lesueur Center*.Lesueur	Charles C. Kolars.
Lewiston*●† .....Winona	See Winona.
▲Litchfield*●†.....Meeker	C. H. Strobeck.
▲Little Falls*●†...Morrison	E. P. ADAMS.
▲Long Prairie*●† .....Todd	J. D. Jones.
Lowry*●† .....Pope	See Glenwood.
▲Luverne*●†.....Rock	W. N. DAVIDSON.
Lyle*●† .....Mower	See Austin.
Mabel*●† .....Fillmore	W. H. Hammer.
Madella*●† .....Watonwan	BETHER & HAYCROFT.
▲Madison*●†.Lac-qui-Parle	FRANK PALMER.
Madison Lake*●†BlueE'th	See Mankato.
▲Mankato*●†...Blue Earth	S. B. WILSON.
▲Mantorville*●.....Dodge	Littleton & McCaughey.
Maple Lake*●† ....Wright	J. E. Madigan.
Mapleton*●† ..Blue Earth	C. J. LAWRISCH.
▲Marshall*●†.....Lyon	VIRGIL B. SEWARD.
Maynard*●† .....Chippewa	See Montevideo.
Mazeppa*●† .....Wabasha	Michael Marx.
McIntosh*●† .....Polk	S. H. Drew.
Melrose*●†.....Stearns	Donahue & Stephens.
Menahga*●†.....Wadena	See Park Rapids.
Merriam Park*●†.Ramsey	Wardell Spencer.
Milaca*●† .....Mille Lacs	Giddings & Pratt.
Milan*●† .....Chippewa	See Montevideo.
Minneapolis*●† Hennepin	HENRY E. BARNES, Jr., Guaranty Loan Bldg. Refers to Metropolitan Bank.
" ..... "	FIFIELD, FLETCHER & FIFIELD, 609-614 Lumber Exch. Bldg. Refer to Flour City National Bank.
"	KEITH, EVANS, THOMPSON & FAIRCHILD, 36-42 Minnesota Loan & Trust Co.'s Bldg. Refer to Minnesota Loan & Trust Co. and First National Bank.
" ..... "	FREDERICK B. SNYDER, 217 N. Y. Life Bldg. Has practiced in Minneapolis since 1882. Refers to First National Bank, Minneapolis.
" ..... "	CHARLES J. TYRON, 704 Oneida Blk. Reference: National Bank of Commerce.
Minneota*●†.....Lyon	See Marshan.
Minnesota Lake*●†F'rib'lt	See Mapleton.
▲Montevideo*●† .Chippewa	LYNDON A. SMITH.
Montgomery*●† ..Lesueur	C. D. McCarthy.
Monticello*●† .....Wright	James C. Tarbox.
▲Moorhead*●† .....Clay	EDWIN ADAMS.
▲Mora*●†.....Kanabec	J. C. Pope.
Morgan*●† .....Redwood	Albert Hauser.
Morris*●† .....Stevens	LEWIS C. SPOONER.
Morristown*●† .....Rice	See Faribault.
Morton*●† .....Renville	See Olivia.
Mountain L*●† Cottonw'd	See Windom.
Murdock*●† .....Swift	See Benson.
New Duluth*●†..St. Louis	See Duluth.
New London*●†Kandiyo'i	See Willmar.
New Paynesville*●† St'rns	See St. Cloud.
New Prague*●† .....Scott	E. A. Edgerton.
New Richland*●†. Waseca	B. F. McGregor.
▲New Ulm*●† .....Brown	HOIDALE & SOMSEN.
New York Mills*●†Ott'rt'l	See Wadena.
Nicollet*●† .....Nicollet	See St. Peter.
Northbranch*●†..Chicago	Charles A. Holt.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Northfield*•† ..... Rice	R. J. Drake.
North St. Paul*•† Ramsey	See St. Paul.
Norwood*•† ..... Carver	George J. Bradley.
Ollvia*•† ..... Renville	S. R. Miller.
▲Ortonville*•† .... Bigstone	A. B. KAERCHER.
Osakis*•† ..... Douglas	F. H. Borchert.
▲Owatonna*•† ..... Steele	WHEELOCK & SPERRY.
▲Park Rapids*•† .. Hubbard	B. F. Wright.
Pelican Rapids*•† Ott'r T'll	James T. McCullough
Perham*•† ..... Otter Tail	M. J. Daly.
Perley*•† ..... Norman	See Halstad.
▲Pine City*•† ..... Pine	S. G. L. Roberts.
Pine Island*•† ... Goodhue	See Zumbrota.
▲Pipestone*•† ... Pipestone	EVANS & EVANS.
Plainview*•† .... Wabasha	J. A. Carley.
Plato*•† ..... McLeod	See Glencoe.
Presto ..... Todd	See Staples.
▲Preston*•† ..... Fillmore	Wells & Hopp.
▲Princeton*•† .... Millelacs	J. J. SKAHEN.
Racine*† ..... Mower	See Spring Valley.
Raymond*•† .. Kandiyohi	J. M. Shelton.
▲Redlake Falls*•† . Redlake	C. E. Boughton.
▲Red Wing*•† .... Goodhue	ALBERT JOHNSON.
▲Redwood Falls*•† Redw'd	A. C. Dolliff.
Renville*•† ..... Renville	Daly & Barnard.
Richmond (Torah P. O.) Stearns	See Torah.
Revere*† ..... Redwood	See Lamberton.
▲Rochester*•† ..... Olmsted	BURT W. EATON.
Rockdell* ..... Olmsted	See Rochester.
Rockford*•† ..... Wright	D. D. Ames.
▲Roseau* ..... Roseau	R. J. Bell.
Rothsay*•† ..... Wilkin	See Breckenridge.
Round Lake*•† ... Nobles	See Worthington.
Royalton*•† ..... Morrison	George H. Niles.
Rush City*•† ..... Chisago	J. D. Markham.
Rushford*•† ..... Fillmore	G. W. Rockwell.
Rushmore*•† ..... Nobles	See Worthington.
Ruthton*•† ..... Pipestone	See Pipestone.
Sacred Heart*•† Renville	Erie L. Winge.
Sanborn*•† ..... Redwood	See Lamberton.
Sandstone*•† ..... Pine	J. A. Smith.
Sargeant •† ..... Mower	See Austin.
Sauk Center*•† ... Stearns	M. C. Kelsey.
▲Sauk Rapids*•† ... Benton	Thomas Van Etten.
▲Shakopee*•† ..... Scott	J. A. COLLER.
Shelly*•† ..... Norman	See Ada.
Sherburne*•† ..... Martin	A. G. T. BROUN.
Silver Lake*•† ... McLeod	See Glencoe.
▲Slayton*•† ..... Murray	B. H. Whitney.
Sleepy Eye*•† ..... Brown	SOMERVILLE & OLSEN.
South St. Paul*•† Dakota	See St. Paul.
Springfield*•† ..... Brown	George T. Olson.
Spring Grove*•† Houston	O. K. Dahle.
Spring Valley*•† Fillmore	J. Q. Farmer.
Staples*•† ..... Todd	E. F. Gummer.
Starbuck*•† ..... Pope	O. J. Johnson.
Steen*•† ..... Rock	See Luverne.
Stephen*•† ..... Marshall	G. A. Carr.
Stewart*•† ..... McLeod	See Glencoe.
Stewartville*•† .. Olmsted	O. E. Hammer.
▲Stillwater*•† Washington	MANWARING & SULLIVAN.
St. Bonifacius*•† Hennepin	See Minneapolis.
St. Charles*•† ..... Winona	E. Hill.
▲St. Cloud*•† ..... Stearns	D. T. CALHOUN.
St. Hilaire*•† ... Red Lake	J. K. Hannay.
▲St. James*•† ... Watonwan	W. S. HAMMOND.
¶▲St. Paul*•† ..... Ramsey	CHARLES BECHHOEFER, National German-American Bank Bldg. Refers to National German-American Bank.
" ..... "	BRIGGS & MORRISON, 604 N. Y. Life Bldg. Attorneys for A. B. Stickney, Pres., C. G. W. Ry. Co.
" ..... "	F. G. INGERSOLL, 814-815 New York Life Bldg. Refers to Merchants National Bank.
" ..... "	HERMON W. PHILLIPS, 622-624 Globe Building. Attorney for John Martin Lumber Co.
" ..... "	JOHN B. & E. P. SANBORN, National German-American Bank Building. Attorneys for National German-American Bank.
" ..... "	WARNER & LAWRENCE, 714-718 Germania Life Ins. Bldg. Reference: First National Bank.
▲St. Peter*•† ..... Nicollet	A. A. STONE.
Swanville*•† .... Morrison	See Little Falls.
Taylor's Falls*•† . Chisago	See St. Paul.
Tenhassen ..... Martin	See Fairmont.
Thief Riv. F'lls*•† Redlake	Henry W. Lee.
Torah*•† ..... Stearns	See St. Cloud.
Tower*•† ..... St. Louis	W. G. Bonham.
Tracy*•† ..... Lyon	C. W. Main.
Truman ..... Martin	See Welcome.
Twin Valley*•† .. Norman	E. M. Niles.

Town and County.	Name.
▲Two Harbors*•† ..... Lake	JOHN DWAN.
Tyler*•† ..... Lincoln	H. A. STRICKER.
Ulen*•† ..... Clay	See Hawley.
Verndale*•† ..... Wadena	A. B. Kling.
VernonC'ter*•† Blue E'rth	See Mankato.
Vesta ..... Redwood	C. H. HARRIS.
Virginia*•† ..... St. Louis	M. C. Palmer.
▲Wabasha*† ..... Wabasha	MULLEN & BOWDITCH.
Wabasso ..... Redwood	See Walnut Grove.
Waconia*•† ..... Carver	See Minneapolis.
▲Wadena*•† ..... Wadena	COPPERNOLL & WILLSON.
▲Walker*† ..... Cass	J. G. McGARRY.
Walnutgrove*•† . Redw'd	Mohler & Gooler.
▲Warren*•† ..... Marshall	A. Grindeland.
▲Waseca*•† ..... Waseca	JAMES M HANLEY.
Waterville*•† ..... Lesueur	G. F. Dullam.
Watkins*•† ..... Meeker	See Eden Valley.
Waverly*•† ..... Wright	See Buffalo.
Welcome*•† ..... Martin	G. M. Hopp.
Wells*•† ..... Faribault	D. A. Odell.
West Concord*•† .. Dodge	W. W. Westcott.
West Duluth*•† . St. Louis	Pealer & Fesler.
▲Wheaton*•† ..... Traverse	O'Hair & Murphy.
▲Willmar*•† .... Kandiyohi	G. H. Otterness.
▲Windom*•† .. Cottonwood	THOMAS E. SIME.
WinnebagoC.*•† Fariba'lt	H. L. Bullis.
▲Winona*•† ..... Winona	WEBBER & LEES.
Winthrop*•† ..... Sibley	E. H. Huebner.
Wood Lake*•† Yel'wMed.	See Granite Falls.
Woodstock*•† . Pipestone	See Pipestone.
▲Worthington*•† .. Nobles	J. A. TOWN.
Wykoff*•† ..... Fillmore	See Spring Valley.
Zumbrota*•† .... Goodhue	J. A. Rocking.

MISSISSIPPI.

Town and County.	Name.
▲Aberdeen*•† ..... Monroe	GILLEYLEN & LEFTWICH.
Ackerman*•† .... Choctaw	See Kosciusko.
Amory*•† ..... Monroe	See Tupelo.
▲Ashland* ..... Benton	Kimbrough, Kyle, McDonald & Simpson.
▲Augusta* ..... Perry	See Hattiesburg.
Baldwyn*•† ..... Lee	Wm. Cox.
▲Batesville*•† ..... Panola	Lowrey & Perkins.
▲Bay St. Louis*•† . Hancock	Bowers, Chaffe & McDonald.
▲Belen* ..... Quitman	James W. Mack.
Belzona* ..... Washington	See Indianola.
Biloxi*•† ..... Harrison	WHITE & NEVILLE.
▲Booneville*•† ..... Prentiss	B. A. P. Selman.
▲Brandon*•† ..... Rankin	H. S. Cole.
▲Brookhaven*•† .. Lincoln	CASSEDY & CASSEDY.
Brookville*•† ... Noxubee	See Macon.
▲Canton*•† ..... Madison	F. B. PRATT.
▲Carrollton*•† ..... Carroll	D. A. McEarchen.
▲Carthage* ..... Leake	Lockett & Sullivan.
Centreville*•† . Wilkinson	See Gloster.
▲Charleston*. Tallahatchie	Dinkins & Caldwell.
▲Clarksdale*•† ... Coahoma	R. H. WILDBERGER.
Cleveland ..... Bolivar	See Rosedale.
▲Coffeeville*•† .. Yalobusha	BREWER, WILSON & ARNOLD
▲Columbia* ..... Marion	Mounger & Mounger.
▲Columbus*•† ... Lowndes	WILLIAM BALDWIN.
Como Depot*•† ... Panola	Kyle & Shouds.
▲Corinth*•† ..... Alcorn	J. M. Boone.
Crystal Springs*•† Copiah	See Hazlehurst.
▲Decatur* ..... Newton	Thomas Keith.
▲Dekalb* ..... Kemper	See Macon.
Durant*•† ..... Holmes	J. Wiener.
▲Ellisville*•† ..... Jones	Shannon & Street.
Enterprise*•† ..... Clarke	BUCKLEY & HALSELL.
Eupora*•† ..... Webster	Dunn & Dunn.
▲Fayette*• ..... Jefferson	R. L. Corban.
▲Forest*•† ..... Scott	Jeff. Kent.
▲Friarpoint*•† ... Coahoma	Fitzgerald & Maynard.
▲Fulton* ..... Itawamba	E. C. Patton.
Gloster*•† ..... Amite	F. A. McClain.
Goodman*•† ..... Holmes	See Durant.
▲Greenville*•† Washington	JAYNE & WATSON.
▲Greenwood*•† ..... Leflore	L. P. YERGER.
▲Grenada*•† ..... Grenada	ROBERTSON HORTON.
Gulfport*•† ..... Harrison	F. M. Evans.
▲Hattiesburg*•† ..... Perry	S. E. Travis.
▲Hazlehurst*•† ..... Copiah	J. S. SEXTON.
▲Hernando*•† ..... De Soto	A. M. Solomon, Jr.
▲Holly Springs*•† . Marshall	STRICKLAND & GARRY.
▲Houston* ..... Chickasaw	Lyon & Stockett.
▲Indianola*•† ... Sunflower	Baker & Moody.
▲Iuka*•† ..... Tishomingo	J. A. E. Pyle.
¶▲Jackson*•† ..... Hinds	ALEXANDER & ALEXANDER Attorneys for Capital State Bank.
" ..... "	BRAME & BRAME. Refer to any bank in Mississippi.
Jonestown*•† .... Coahoma	See Clarksdale.
▲Kosciusko*•† ..... Attala	ANDERSON & DAVIS.
Laurel*•† ..... Jones	T. G. McCallum.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
▲Leakesville .....Greene	J. E. Alderman.
Leland*†.....Washington	See Greenville.
▲Lexington*†.....Holmes	H. S. HOOKER, Jr.
▲Liberty*.....Amite	See Gloster.
▲Louisville*.....Winston	Hopkins & Gully.
▲Macon*†.....Noxubee	HELM & ALLGOOD.
▲Magnolia*†..... Pike	J. H. Price.
▲Mayersville*... Issaquena	See Rolling Fork.
McComb*†..... Pike	J. B. WEBB.
▲Meadville*..... Franklin	See Fayette.
▲Meridian*†...Lauderdale	COCHRAN & BOZEMAN. Refer to First National Bank.
▲Mississippi City*† Harr'n	See Bay St. Louis.
▲Monticello*.... Lawrence	J. H. Arrington.
Moss Point*†.....Jackson	C. H. Wood.
▲Natchez*†..... Adams	A. H. GEISENBERGER. Attorney for Merchants & Planters Bank.
▲New Albany*†.... Union	See Lee Crum.
Newton*†.....Newton	J. R. Byrd.
Ocean Springs*†Jackson	See Scranton.
Okolona*†....Chickasaw	Stovall & Williams.
▲Oxford*†..... Lafayette	H. A. Barr.
▲Paulding*.....Jasper	Stone Deavours.
▲Philadelphia*....Neshoba	H. H. Rodgers.
Pickens*†..... Holmes	See Lexington.
▲Pittsboro*.....Calhoun	BREWER, WILSON & SMITH.
▲Pontotoc*†.....Pontotoc	O. C. Carr.
Poplarville*†Pearl River	Shivers & Shivers.
▲Port Gibson*†.Claiborne	J. McCARTIN.
▲Purvis*†..... Marion	Henry Mounger.
▲Quitman*†..... Clarke	See Meridian.
▲Raleigh*..... Smith	See Forest.
▲Raymond*†..... Hinds	D. S Fearing.
▲Ripley*†..... Tippah	JOHN Y. MURRY, Jr.
▲Rosedale*†.....Bolivar	CHARLES SCOTT AND E. H. WOODS.
▲Sardis*†.....Panola	Boothe & Boothe.
▲Scranton*†.....Jackson	BALLARD & BALLARD.
▲Senatobia*†..... Tate	J. F. Dean.
▲Starkville*†.. Oktibbeha	CARROLL & MAGRUDER.
Summit*†.....Pike	J. B. Holden.
Tchula*†..... Holmes	See Lexington.
Terry*†..... Hinds	B. F. Fortner.
▲Tunica*†..... Tunica	Henderson & Bankston.
▲Tupelo*†..... Lee	ALLEN & ROBINS.
Utica*†..... Hinds	See Jackson.
▲Vaiden*†.....Carroll	McClurg & Flowers.
▲Vicksburg*†.... Warren	DABNEY & McCABE. Attorneys for First National Bank.
▲Walthall*..... Webster	Fox, Rowe & Lamb
▲Water Valley*†..Yalob'a	BREWER & WILSON.
▲Waynesboro*†... Wayne	C. R. Pitts.
Wesson*†.....Copiah	See Hazlehurst.
▲West Point*†..... Clay	ROANE & McCLELLAN.
▲Westville*.....Simpson	A. W. Dent.
▲Williamsburg* Covington	D. A. McIntosh.
▲Winona*†..Montgomery	SWEATMAN, TROTTER & KNOX.
▲Woodville*†..Wilkinson	Bramlett & Tucker
▲Yazoo City*†.....Yazoo	E. DRENNING.

MISSOURI.

Town and County.	Name.
Adrian*†.....Bates	A. J. Smith.
Agency*.....Buchanan	E. W. Miller.
▲Albany*†..... Gentry	CHARLES H. S. GOODMAN. References: Bank of Albany; Tootle, Lemon & Co., bankers, St. Joseph, Mo.
Alma*†.....LaFayette	See Blackburn.
Altamont*†.....Daviess	T. M. Mallory.
▲Alton*..... Oregon	J. D. Brooks.
Amity*†.....DeKalb	See Maysville.
Amsterdam*†..... Bates	See Butler.
Appleton City*† St. Clair	JOHN A. GILBREATH.
Armstrong*†....Howard	R. M. Bagby.
Arrow Rock*..... Saline	See Marshall.
Ash Grove*†.....Greene	Harvey Murray.
Ashland*..... Boone	Eli Penter.
Atlanta*†..... Macon	See Laplata.
Aurora*†..... Lawrence	E. J. WHITE.
Auxvasse*†.... Callaway	R. G. Hale.
▲Ava*.....Douglas	Adams Bros.
Baring*†..... Knox	See Edina
Barnard*†..... Nodaway	P. J. Halney.
Belton*†.....Cass	L. M. Crouch.
▲Benton*†..... Scott	J. L. Moore.
▲Bethany*†.....Harrison	ALVORD & FRISBY.
Bethel*..... Shelby	See Shelbyville.
Bevier*†..... Macon	C. F. Hale.
Billings*†..... Christian	W. F. Lamkin.
Birch Tree*†....Shannon	See Winona.
Blackburn*†.....Saline	See Marshall.
Blackwater*†.... Cooper	See Boonville.
Blairstown*†..... Henry	W. R. Phipps.
▲Bloomfield*.....Stoddard	E. J. WILLIAMS.
Blue Springs*†..Jackson	Herrington & Burrus.
Blythedale*†... Harrison	See Bethany.
Bolckow*†..... Andrew	See Savannah.
▲Bolivar*†..... Polk	UPTON & SKINKER.
Bonne Terre*†St. Franc's	J. H. Maingen.
▲Boonville*†..... Cooper	W. V. DRAFFEN.
Bosworth*†..... Carroll	C. W. Lawrence.
▲Bowling Green*†... Pike	J. D. HOSTETTER.
Brashear*†.....Adair	Blair & Vawter.
Braymer*†..... Caldwell	D. E. Adams.
Breckinridge*†. Caldwell	O. J. Chapman.
Bronaugh*†.....Vernon	See Sheldon.
Brookfield*†..... Linn	A. A. BAILEY.
Browning*†..... Linn	E. B. Fields.
Brunswick*†... Chariton	Louis Benecke.
Bucklin*†..... Linn	F. W. Byrd.
Buckner*†..... Jackson	See Independence.
▲Buffalo*..... Dallas	D. M. Rush.
Bunceton*†..... Cooper	See Boonville.
Burlington Jc.*†..Nod'y	J. F. Robertson.
▲Butler*†.....Bates	SMITH & STANLEY.
Calnesville*†... Harrison	S. P. Davisson.
Calhoun*†.....Henry	L. R. Simpson.
▲California*†... Moniteau	J. W. HUNTER.
Callao*†.....Macon	See Macon City.
Camden Point*†...Platte	See Platte City.
Cameron*†..... Clinton	Turner & Goodrich.
Campbell*†..... Dunklin	See Kennett.
Canton*†..... Lewis	JERRY M. JEFFRIES.
Cape Girardeau*†.C. Gir.	B. F. DAVIS.
Carl Junction*†.. Jasper	WILLIS G. CLARKE.
▲Carrollton*†..... Carroll	CHARLES R. PATTISON.
Carterville*†..... Jasper	Howard Gray.
▲Carthage*†..... Jasper	HARDING & BRIGHT.
▲Caruthersville*▪Pemiscot	ROBERTS & HUNT.
▲Cassville*▪.....Barry	T. M. Allen.
Center*†.....Ralls	E. W. Keithly.
Center View*†..Johnson	See Warrensburg.
▲Centerville*.... Reynolds	Z. C. Smith.
Centralia*†.....Boone	H. S. Booth.
Chamois*†..... Osage	Henry Marquand.
▲Charleston*†.Mississippi	RUSSELL & DEAL.
Chilhowee*†.....Johnson	See Warrensburg.
▲Chillicothe*†.Livingston	CHARLES A. LOOMIS.
Chula*†..... Livingston	R. F. Davis.
Clarence*†..... Shelby	George C. Grant.
Clark*†..... Randolph	See Moberly.
Clarksburg*†... Moniteau	See California.
Clarksdale*†.....DeKalb	Brown & Hunt.
Clarksville*†..... Pike	Edwards & Duvall.
▲Clayton*†.....St. Louis	See Central
Clearmont*†.. Nodaway	See Maryville.
▲Clinton*†.....Henry	C. C. DICKINSON.
Clyde*..... Nodaway	F. J. McCarthy.
Coffeyburg*..... Daviess	See Pattonsburg.
Colecamp*†..... Benton	N. H. Robinson.
▲Columbia*†..... Boone	C. B. SEBASTIAN.
Commerce*†..... Scott	Wm. Ballentine.
Concordia*†.. Lafayette	See Higginsville.
Conway*▪.....Laclede	R. S. Phillips.
Corder*†..... Lafayette	See Higginsville.
Corning*†..... Holt	See Oregon.
Cowgill*†..... Caldwell	See Kingston.
Craig*†..... Holt	See Oregon.
Cross Timbers*..Hickory	See Hermitage.
Cuba*†.....Crawford	See Steelville.
Curryville*†..... Pike	J. D. Gates.
Dadeville*..... Dade	See Greenfield.
▲Danville*....Montgomery	See Montgomery City.
Darlington*†.... Gentry	Joseph Sager.
Dearborn*†..... Platte	See St. Joseph.
Deepwater*†.....Henry	W. S. Banta.
De Kalb*†.....Buchanan	See St. Joseph.
De Soto*†.....Jefferson	JOHN L. THOMAS & SON.
Dexter*†..... Stoddard	Mozley & Liles.
Dixon*†..... Pulaski	W. H. Murphy.
▲Doniphan*†.....Ripley	J. C. Sheppard.
Downing*†..... Schuyler	W. T. Cowell.
Drexel*†..... Cass	John. F. Lawder.
Eagleville*..... Harrison	See Blythdale.
E. Prairie*†..Mississippi	See Charleston.
Edgerton*†..... Platte	Bruce & Cumberford.
▲Edina*†..... Knox	W. C. HOLLISTER.
Eldon*†.....Miller	W. M. Lumpkin.
El DoradoSprings*▪Cedar	R. N. Banister.
Elmo*†.....Nodaway	See Maryville.
Elsberry*†..... Lincoln	W. A. Dudley.
▲Eminence*..... Shannon	L. B. Shuck.
Ethel*†..... .....Macon	J. T. White.
Everton*†.....Dade	Howard Ragsdale
Excelsior Springs*† Clay	FRANK A. BENSON.
Fairfax*†..... Atchison	See Tarkio.
Fairplay*†..... Polk	See Bolivar.
Farber*†..... Audrain	See Laddonia.
▲Farmington*.St. Francois	M. R. SMITH.
Faucett*†..... Buchanan	See St. Joseph.
▲Fayette*†..... Howard	A. W. WALKER.
Festus*†..... Jefferson	R. A. Swink.
Fillmore*..... Andrew	See Savannah.
Flatriver*†..St Francois	See Bonne Terre.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ▪ Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
Florida▲.....Monroe	Bartlett Rosell.
Forest City*†.....Holt	B. F. McDaniel.
▲Forsyth*.....Taney	Wm. H. Johnson.
Foster*.....Bates	See Butler.
Frankford*†.....Pike	Jesse B. Jones.
▲Fredericktown*†Madis'n	E. D. Anthony.
Freeman*†.....Cass	See Harrisonville.
▲Fulton*†.....Callaway	T. A. BOULWARE.
▲Gainesville*.....Ozark	See Ava.
▲Galena*.....Stone	John T. Moore.
▲Gallatin*†.....Daviess	HAMILTON & DUDLEY.
Galt*•.....Grundy	M. Bingham.
Garden City*†.....Cass	W. R. Hall.
Gayoso*.....Pemiscot	See Caruthersville.
Gentry.....Gentry	See Darlington.
Gibbs*†.....Adair	See La Plata.
Gilliam*†.....Saline	See Slater.
Gilman City•....Harrison	Charles D. Knight.
Glasgow*†.....Howard	H. C. COCKERILL.
Glenwood*†.....Schuyler	H. D. B. Cutler.
Golden City*†....Barton	H. A. Raymond.
Gorin*†.....Scotland	See Memphis.
Gower*†.....Clinton	See Plattsburg.
Graham*.....Nodaway	See Maitland.
Granby*†.....Newton	See Neosho.
Granger*†.....Scotland	See Memphis.
▲Grant City*†.....Worth	J. E. SCHOOLER.
Green Castle*.....Sullivan	See Milan.
Green City*†.....Sullivan	See Greencastle.
▲Greenfield*†.....Dade	L. W. Shafer.
Green Ridge*†.....Pettis	See Sedalia.
▲Greenville*.....Wayne	See Piedmont.
Guilford*†.....Nodaway	See Barnard.
Hale*†.....Carroll	W. T. Dixon.
Hallsville*†.....Boone	See Columbia.
Hamilton*†.....Caldwell	S. M. YOUNG.
Hannibal*†.....Marion	F. W. NEEPER.
Hardin*†.....Ray	J. T. Allbritain.
Harris*†.....Sullivan	C. B. Harris.
▲Harrisonville*†.....Cass	A. A. WHITSITT.
▲Hartville*.....Wright	J. W. Jackson.
Harwood*†.....Vernon	See Nevada.
Hayti*.....Pemiscot	E. E. Duncan.
▲Hermann*†....Gasconade	AUGUST MEYER.
▲Hermitage*.....Hickory	Wm. L. Pitts.
Higbee*†.....Randolph	J. F. Jarman.
Higginsville*†.Lafayette	WHITSETT & KEITH.
▲Hillsboro*†.....Jefferson	J. J. Williams.
Holden*†.....Johnson	J. P. Orr.
Holt*†.....Clay	D. L. Wilholt.
Hopkins*†.....Nodaway	S. E. Browne.
▲Houston*.....Texas	LAMAR & LAMAR.
Houstonia*†.....Pettis	See Sedalia.
Humansville*†.....Polk	O. J. McLane.
Hume*†.....Bates	See Rich Hill.
Humphreys*†...Sullivan	J. D. Johnson.
Hunnewell*†.....Shelby	See Shelbina.
▲Huntsville*†..Randolph	JOHN N. HAMILTON.
Hurdland*†.....Knox	See Edina.
Iberia*.....Miller	See Dixon.
▲Independence*†Jackson	ALBERT M. OTT.
▲Ironton*†.....Iron	William R. Edgar.
▲Jackson*†.Cape Girard'u	W. H. Miller.
Jameson*†.....Daviess	See Gallatin.
Jamesport*†...Daviess	SAM W. BUZARD.
Jamestown*†....Moniteau	See California.
Jasper*†.....Jasper	See Lamar.
¶▲Jefferson City*†...Cole	F. M. BROWN.
Jerico*.....Cedar	See Stockton.
Jonesburg*†Montg'mery	Johnson & Drunert.
Joplin*†.....Jasper	JAMES P. MEAD.
▲Kahoka*†.....Clark	Charles Hiller.
Kansas City*†...Jackson	ASHLEY, GILBERT & DUNN, Massachusetts Bldg. Refer to First National Bank and National Bank of Commerce, Kansas City; East River National Bank, N. Y.
" ..... "	GAGE, LADD & SMALL, Rooms 605, 606, 607 and 608 New York Life Bldg. Attorneys for U. S. Trust Co. and International Loan & Trust Co.
" ..... "	HARWOOD & MEREDITH, New York Life Bldg. Refer to Pennsylvania Fire Insurance Co., Philadelphia, and to any bank in Kansas City.
" ..... "	KARNES, NEW, HALL & KRAUTHOFF, Water Works Bldg. Special attention to commercial and corporation law and proceedings in bankruptcy. Refer to any bank in Kansas C.
" ..... "	LATHROP, MORROW, FOX & MOORE, 117 West Sixth Street. Refer to any bank or wholesale house in Kansas City.
Kansas City *†...Jackson (*Continued.*)	MESERVEY, PIERCE & GERMAN, American Bank Building. Attorneys for American Surety Co., New York. Refer to National Bank of Commerce.
" ..... "	GRANT I. ROSENZWEIG and Assistants, N.Y. Life Building. Refers to Union National Bank
" ..... "	FRANK TITUS, N.Y. Life Bldg. Collections and commercial law. Twenty years' local practice. Refers to Union National and Citizens National Bank.
" ..... "	WARNER, DEAN, McLEOD & HOLDEN, Keith & Perry Bldg. Attorneys and counselors at law.
" ..... "	WILLIAMS & DAVISON, N. Y. Life Bldg. Refer to First National Bank, American National Bank and Union National Bank. Eastern references upon application.
" ..... "	WOLLMAN, SOLOMON & COOPER, Water Works Bldg. References: National Bank of Commerce and Inter-State National Bank.
Kearney*†.....Clay	See Liberty.
▲Kennett*†.....Dunklin	C. P. Hawkin.
▲Keytesville*†...Chariton	O. F. SMITH.
Kidder*†.....Caldwell	See Kingston.
King City*†.....Gentry	J. W. Sullinger.
▲Kingston*•.....Caldwell	C. S. McLaughlin.
Kingsville*†.....Johnson	See Warrensburgh.
▲Kirksville*†.....Adair	RIEGER & RIEGER.
Kirkwood*†....St. Louis	O. G. MUDD.
Knobnoster*†...Johnson	S. G. Kelley.
Knox City*†.....Knox	See Edina.
La Belle*†.....Lewis	E. A. Dowell.
Laclede*†.....Linn	O. F. Libby.
Laddonia*†.....Audrain	E. C. Kennan.
La Grange*†.....Lewis	George R. Davis.
▲Lamar*†.....Barton	COLE & BURNETT.
Lamonte*†.....Pettis	See Sedalia.
▲Lancaster*†.....Schuyler	N. M. Shelton.
La Plata*†.....Macon	Joseph Park.
Laredo*†.....Grundy	See Trenton.
Lathrop*†.....Clinton	See Plattsburg.
Latour*†.....Johnson	See East Lynne.
Lawson*†.....Ray	See Richmond.
▲Lebanon*†.....Laclede	J. P. NIXON.
Lee's Summit*†.Jackson	T. J. Hackler.
Leeton*†.....Johnson	See Warrensburg.
Lemonville*†.....Putnam	See Unionville.
Lewistown*†.....Lewis	R. J. McNally.
▲Lexington*†...Lafayette	ALEXANDER GRAVES.
Liberal*†.....Barton	Grant Comfort.
▲Liberty*†.....Clay	MARTIN E. LAWSON.
Licking*.....Texas	W. H. Craven.
Lincoln*†.....Benton	See Warsaw.
▲Linn*†.....Osage	Ryors & Vorhall.
▲Linn Creek*.....Camden	S. C. Roach.
▲Linneus*†.....Linn	George B. Milburne, Jr.
Locke Spring*†...Daviess	See Gallatin.
Lockwood*†.....Dade	A. J. Young.
Louisiana*†.....Pike	JAMES W. REYNOLDS
Lowry City*†....St. Clair	See Osceola.
Lucerne*†.....Putnam	T. B. Davis.
Ludlow*†.....Livingston	See Chillicothe.
Luray*†.....Clark	See Kahoka.
Lutesville*†....Bollinger	See Marbichill.
▲Macon*†.....Macon	JOHN A. WHITE.
Madison*†.....Monroe	George W. Ferrell.
Maitland*†.....Holt	R. B. Bridgeman.
Malden*†.....Dunklin	John T. McKay.
Malta Bend*†.....Saline	See Marshall.
Mansfield*†.....Wright	L. D. Marr.
▲Marbichill*†....Bollinger	W. K. Chandler.
Marceline*†.....Linn	Harry K. & H. J. West.
Marionville*†.Lawrence	C. C. Matlock.
▲Marshall*†.....Saline	M. P. LYONS.
▲Marshfield*†.....Webster	M. SELPH.
Martinsburg*†..Audrain	See Mexico.
▲Maryville*†.....Nodaway	C. A. ANTHONY.
▲Maysville*†.....DeKalb	Frank Costello.
Mayview*†.....Lafayette	See Higginsville.
McFall*†.....Gentry	C. S. Lockwood.
Meadville*†.....Linn	E. D. Harvey.
▲Memphis*†.....Scotland	N. M. PETTINGILL.
Mendon*†.....Chariton	See Keytesville.
Mendota*†.....Putnam	See Unionville.
Mercer*†.....Mercer	See Lineville, Iowa.
Merwine*†.....Bates	See Butler.
▲Mexico*†.....Audrain	GEORGE ROBERTSON.
Miami*.....Saline	John A. Dunlap.
Middletown*Montgomery	S. W. & C. I. Ray.
▲Milan*†.....Sullivan	JOHN M. CAMPBELL.
Missouri City*†.....Clay	L. G. Hopkins.
Moberly*†.....Randolph	WILLARD P. CAVE.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Mokane*† ..... Callaway	See Tebbetts.
Monett*† ..... Barry	JOHN T. BURGESS.
Monroe City*†.. Monroe	R. B. Bristow.
Montgomery City*† Mont	J. D. BARNETT.
▲Monticello*..... Lewis	J. E. Thompson.
Montrose*†..... Henry	N. B. Conrad.
Morley*†..... Scott	R. A. Kingsbury.
Morrisville*..... Polk	See Bolivar.
Mound City*† ..... Holt	D. W. Porter.
Mountain Grove*† Wri't	C. F. Evans.
Mt. Moriah*..... Harrison	See Bethany.
▲Mt. Vernon*† .Lawrence	Henry Brumback.
Nelson*†..... Saline	Wm. D. Bush.
▲Neosho*†..... Newton	GEORGE HUBBERT.
▲Nevada*†..... Vernon	WRIGHT & WRIGHT.
Newark* ..... Knox	See Edina.
New Cambria*†.. Macon	BERT D. NARTONI.
New Florence*†..Monit'y	T. J. Powell.
New Franklin*† Howard	M. T. Hardister.
New Hampton*† Harrison	See Bethany.
New Haven*†.. Franklin	See Washington.
▲New London*†..... Ralls	JOHN MEGOWN.
▲New Madrid*† New Mad.	ROBERT RUTLEDGE.
Newtown*†..... Sullivan	See Trenton.
Niangua*†..... Webster	See Marshfield.
Norborne*†..... Carroll	Sidney Miller.
Novelty* ..... Knox	W. N. Doyle.
Oak Grove*†....Jackson	See Blue Springs.
Odessa*†.....Lafayette	N. M. Houx.
Olean*†.....Miller	See Tuscumbia.
▲Oregon*.....Holt	T. C. DUNGAN.
Oronogo*† ..... Jasper	See Webb City.
Orrick*†..... Ray	See Richmond.
Osborn*†.....DeKalb	P. M. Hatch.
▲Osceola*†..... St. Clair	Mann & Daniel.
Osgood*†..... Sullivan	See Milan.
Otterville*†..... Cooper	Thomas J. Starke.
▲Ozark*†..... Christian	W. A. LONG.
Pacific*†.....Franklin	See Washington.
▲Palmyra*†.....Marion	W. M. BOULWARE.
▲Paris*†.....Monroe	J. R. REYNOLDS.
Parkville*† ..... Platte	James Brown.
Parnell*†.....Nodaway	See Sheridan.
Pattonsburg*†...Daviess	T. A. Gaines.
Pax*.....Lawrence	See Mt. Vernon.
Perry*†..... Ralls	See Hannibal.
▲Perryville*†..... Perry	EDWARD ROBB.
Piedmont*†.....Wayne	DURHAM & DAVIS.
Pierce City*†..Lawrence	F. C. Johnston.
Pilotgrove*† .....Cooper	See Boonville.
▲Pineville*.....McDonald	J. A. Sturges.
▲Platte City*†.....Platte	N. B. Anderson.
▲Plattsburg*† ..... Clinton	E. C. HALL.
Pleasant Hill*†.....Cass	GEORGE W. BRUCE.
Polo*†..... Caldwell	F. B. Klepper.
▲Poplarbluff*†..... Butler	S. M. CHAPMAN.
Portland*† .... Callaway	See Fulton.
▲Potosi*†.... Washington	E. M. Dearing.
Powersville*†... Putnam	E. C. Wickless.
▲Princeton*†..... Mercer	IRA B. HYDE & SON.
Purdin*†..... Linn	See Laclede.
Puxico*†..... Stoddard	See Bloomfield.
Queen City*†....Schuyler	W. M. Saxbury.
Quitman*†..... Nodaway	A. Collins.
Ravanna*..... Mercer	See Princeton.
Ravenwood*†..Nodaway	See Sheridan.
Raymore*† ..... Cass	See Harrisonville.
Rea*†..... Andrew	See Savannah.
Republic*†..... Greene	Mooneyham & Mooneyham.
Rhineland*† Montgomery	See Hermon.
Rich Hill*†..... Bates	TEMPLETON & HALES.
Richland*†..... Pulaski	S. J. Manes.
▲Richmond*† ..... Ray	C. T. GARNER.
Ridgeway*†.... Harrison	See Bethany.
Rocheport*† ..... Boone	See Boonville.
▲Rockport*†..... Atchison	Hunt & Bailey.
Rockville*†..... Bates	W. E. Heyle.
Rogersville*†... Webster	See Marshfield.
▲Rolla*†.....Phelps	T. M. JONES.
Rosendale*† ..... Andrew	See Savannah.
Rothville*†.....Chariton	See Keytesville.
Russellville*†..... Cole	See Jefferson City.
Rutledge*† .....Scotland	See Memphis.
▲Salem*†† ..... Dent	J. Judson.
Salisbury*† .... Chariton	W. S. STOCKWELL.
Sarcoxie*†..... Jasper	D. M. Roper.
▲Savannah*† ..... Andrew	WILLIS G. HINE.
Schell City*†.....Vernon	See Nevada.
▲Sedalia*†..... Pettis	JAMES T. MONTGOMERY.
Seneca*†..... Newton	R. J. Balch.
Seymour*†..... Webster	A. H. Davis.
Sheibina*†..... Shelby	W. O. L. JEWETT & SON.
▲Shelbyville*..... Shelby	P. B. Dunn.
Sheldon*†..... Vernon	J. P. Jones & Son.
Sheridan*†..... Worth	See Grant City.
Sikeston*†..... Scott	J. W. Moore.
Silex*†..... Lincoln	See Troy.
Skidmore*†.....Nodaway	W. M. Howden.
Slater*†..... Saline	C. P. STARTS.
Smithton*†..... Pettis	See Sedalia.
Smithville*†..... Clay	Z. S. Collins.

Town and County.	Name.
So. St. Joseph†.Buchanan	See St. Joseph.
So.-West City*.McDonald	See Pineville.
Sparta*†..... Christian	See Ozark.
Spickard*†.....Grundy	J. A. Denslow.
▲Springfield*†† .... Greene	WHITE & McCAMMON.
Stanberry*†..... Gentry	C. A. RATCLIFFE.
▲Steelville*†.... Crawford	A. H. Harrison.
▲Ste. Genevieve*† S.Genev.	E. A. ROZIER.
Stewartsville*†.De Kalb	J. H. Williams.
▲St. Charles*†.. St. Charles	R. C. HAENSSLER.
St. James*†.....Phelps	See Rolla.
▲St. Joseph*†.. Buchanan	JOHNSON, RUSK & STRINGFELLOW. Refer to First National Bank.
" ..... "	LANDIS & BARR, 1st Nat. Bank Bldg. Commercial and corporation law. Special attention to collections and adjustments. Refer to any bank in the city.
" ..... "	JULIEN B. SHACKELFORD. Refers to the First Nat. Bank.
St. Louis*†.....St. Louis	ABBOTT & EDWARDS, 315 Chestnut St. Attorneys for R. G. Dun & Co. Refer to any bank in St. Louis.
" ..... "	ALTHEIMER & YOUNG, Lincoln Trust Bldg. Refer to Lincoln Trust Co., or any bank or Trust Co. in St. Louis.
" ..... "	FREDERICK H. BACON, 509 Olive St. Refers to State Bank.
" ..... "	GEORGE M. BLOCK, 415 Locust St. Counsel for Jefferson Bank. Refers to Merchants-Laclede National Bank.
" ..... "	COLLINS & JAMISON, 70 Rialto Bldg. Refer to Merchants-Laclede National and Mechanics Banks.
" ..... "	GRANT, CARROLL & KENNEDY, 910 Carleton Bldg. Refer to Continental National Bank.
" ..... "	KOEHLER & REISS, Wainwright Bldg. References: South Side Bank, Lafayette Bank, and International Bank.
" ..... "	SCHULENBURG & MEYER, Lincoln Trust Bldg. Counsel for South Side Bank. Refer to Franklin Bank.
" ..... "	STEWART, CUNNINGHAM & ELIOT, Rialto Bldg. Counsel for Mechanics Bank. Refer also to National Bank of Commerce and Boatmen's Bank.
" ..... "	TAYLOR, ERD & TAYLOR. Counsel for Continental National Bank.
▲Stockton*..... Cedar	JAMES MASTERS.
Stotts City*....Lawrence	D. B. Jones.
Stoutsville*†.....Monroe	See Paris.
Sturgeon*†..... Boone	Thomas C. Carter.
Sullivan*†..... Franklin	Charles E. Farrar.
Sumner*†.....Chariton	See Keytesville.
Sweet Springs*†...Saline	ROBERT FULKERSON.
Tarkio*† ..... Atchison	L. G. POPE.
Thayer*†..... Oregon	S. M. Meeks.
Tina*†..... Carroll	George D. Williams.
Tipton*†..... Moniteau	W. F. Quigley.
▲Trenton*† ..... Grundy	HUGH C. SMITH.
Triplett*† .....Chariton	See Keytesville.
▲Troy*†..... Lincoln	R. S. Sutton.
Turney*†..... Clinton	See Plattsburg.
▲Tuscumbia*† ..... Miller	L. N. Musser.
▲Union*† .....Franklin	Charles F. Gallenkamp.
Union Star*†.....De Kalb	Henry Boone.
▲Unionville*† ....Putnam	D. F. CALFEE.
Urich*† ..... Henry	J. A. Overbey.
▲Vanburen*† .....Carter	Daniel Huett.
Vandalia*† .....Audrain	W. W. Botts.
Verona*† .....Lawrence	See Monett.
▲Versailles*† .....Morgan	WM. FORMAN.
▲Vienna*..... Maries	John W. Terrill.
Walker*† ..... Vernon	See Nevada.
Walnut Grove*† .Greene	W. H. Davis.
▲Warrensburg*†.Johnson	EWING COCKRELL.
▲Warrenton*† .... Warren	Peers & Morsey.
▲Warsaw*† ..... Benton	H. P. Lay.
Washington*†..Franklin	Jesse H. Schaper.
Watson*† .....Atchison	See Rock Port.
Waverly*†.....Lafayette	E. M. Edwards.
Wayland*†..... Clark	See Kahoka.
▲Waynesville* .....Pulaski	W. H. Locker.
Weatherby*† ....DeKalb	See Maysville.
Weaubleau*•....Hickory	Theodore Ruett.
Webb City*†.....Jasper	REDDING & OWEN.
Wellington*† .Lafayette	See Lexington.
Wellsville* .Montgomery	Barker & Shackelford.
Wentzville*†. St. Charles	Charles J. Walker.
Westboro*† ....Atchison	J. W. Peck.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Weston* ..... Platte	Charles H. Hillix.
▲West Plains*•†.... Howell	OLDEN & ORR.
Wheatland*..... Hickory	Wm. D. Harryman.
Wheeling*•† .. Livingston	See Chillicothe.
Willow Springs*•† Howell	A. MULLINIX.
Windsor*•†..... Henry	James P. Allen.
Winfield*•† ..... Lincoln	W. H. Jackson.
Winigan* ..... Sullivan	See Greencastle.
Winston*•†..... Daviess	See Gallatin.
Wyaconda*•†..... Clark	See Kahoka.
Xenia..... Putnam	See Unionville.

MONTANA.

▲Anaconda*•†. Deer Lodge	GEORGE B. WINSTON.
Belt*•† ..... Cascade	Camden Bretz.
▲Bigtimber*•†Sweet Grass	A. G. Hatch.
▲Billings*•†... Yellowstone	W. M. JOHNSTON.
▲Boulder*•† ..... Jefferson	George F. Cowan.
▲Bozeman*•† ..... Gallatin	LUCE & LUCE.
Bridger..... Carbon	See Red Lodge.
▲Butte*•† ..... Silver Bow	PEMBERTON & MAURY. Refer without permission to any bank or banker in Butte or Helena.
▲Choteau* ..... Teton	J. G. Blair.
Columbia Falls*•† Flath'd	R. L. Oliver.
Deerlodge...*•†Deerlodge	Edward Scharnikow.
▲Dillon*•†.... Beaver Head	JOHN G. WILLIS.
Forsyth*•† ..... Custer	See Miles City.
▲Fort Benton*•†... Choteau	B. L. Powers.
▲Glasgow*•†..... Valley	J. J. Kerr.
Glendale*... Beaver Head	See Dillon.
▲Glendive*•† ..... Dawson	Thomas C. Holmes.
▲Greatfalls*•†..... Cascade	SAM'L STEPHENSON.
▲Hamilton*•† ..... Ravalli	Charles M. Crutchfield.
¶▲Helena*•† .... Lewis and Clarke	CLAYBERG & GUNN. References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana
" ..... "	CULLEN, DAY & CULLEN. Attorneys for Union Bank & Trust Co.
▲Kalispell*•† ..... Flathead	Sanford & Grubb.
▲Lewistown*•† ..... Fergus	W. M. Blackford.
▲Livingston*..... Park	A. P. STARK.
▲Miles City*•†..... Custer	J. H. JOHNSTON.
▲Missoula*•†..... Missoula	THOMAS G. MARSHALL.
Neihart*•†..... Cascade	Richard Bennett.
▲Phillipsburg*•†... Granite	W. E. MOORE.
Red Bluff ..... Madison	See Virginia City.
▲Red Lodge*•†..... Carbon	George W. Pierson.
Sandcoulee*•†.... Cascade	See Great Falls.
Stevensville*•†.... Ravalli	GEORGE T. BAGGS.
Stockette..... Cascade	See Great Falls.
▲Townsend*•†. Broadwater	F. X. DOLENTY.
Twin Bridges*•... Madison	See Virginia City.
▲Virginia City*†... Madison	L. L. Callaway.
▲White SulphurSpgs*•†Highr	M. WATERMAN.
Wibaux*•† ..... Dawson	See Glendive.

NEBRASKA.

Adams*•†..... Gage	See Beatrice.
▲Ainsworth*•†..... Brown	P. D. McANDREW.
▲Albion*•† ..... Boone	J. A. Price.
Alexandria*•†..... Thayer	See Hebron.
Allen*•† ..... Dixon	See Randolph.
Alliance*•† ..... Boxbutte	Wm. Mitchell.
▲Alma*•† ..... Harlan	THOMAS L. PORTER.
Ansley*•† ..... Custer	Judson C. Porter.
Arapahoe*•† ..... Furnas	J. H. Mooney.
Arcadia*•† ..... Valley	John Wall.
Arlington*•†. Washington	W. S. Cook.
Ashland*•† ..... Saunders	W. B. CLARK.
Ashton*•† ..... Sherman	See Loup City.
Atkinson*•†..... Holt	A. Searly.
▲Auburn*•† ..... Nemaha	G. B. BEVERIDGE.
▲Aurora*•† ..... Hamilton	FRANK COYKENDALL.
Avoca*•†..... Cass	C. E. Tefft.
Axtell*•†..... Kearney	See Minden.
Bancroft*•† ..... Cuming	H. L. Keefe.
Barnston*•† ..... Gage	See Blue Springs.
▲Bartlett*..... Wheeler	Bishop & Anderson.
Bartley*•†..... Redwillow	See McCook.
▲Bassett*•†..... Rock	J. A. Douglas.
Battlecreek*•†... Madison	See Norfolk.
Bayard*..... Cheyenne	See Geering.
Bazile Mills*..... Knox	See Creighton.
▲Beatrice*•† ..... Gage	HAZLETT & JACK.
▲Beaver City*•†.... Furnas	Kelley & Keyes.
Beaver Crossing*•† S'w'rd	Horney & Evans.
Beemer*•†..... Cuming	See West Point.
Belden*•† ..... Cedar	See Randolph.
Bellwood*•† ..... Butler	See David City.
Belvidere*•† ..... Thayer	See Hebron.
Benedict*•† ..... York	See York.
▲Benkelman*•† ..... Dundy	James & Eberhart.
Bennett*•†..... Lancaster	W. A. Hartley.
Bennington*•† ... Douglas	H. B. Waldron.
Berlin*•†..... Otoe	See Nebraska City.
Bertrand*•†..... Phelps	R. J. Ahara.
Bigspring*•†..... Deuel	See Ogallala.
▲Blair*•† ..... Washington	WALTON & MUMMERT.
Bloomfield*•†..... Knox	W. De Funk.
▲Bloomington*•†. Franklin	A. H. Byrum.
Blue Hill*•†..... Webster	R. A. SIMPSON.
Bluesprings*•† ..... Gage	C. S. Otis.
Boelus*•†..... Howard	S. A. Robinson.
Bradshaw*•† ..... York	John A. Brumsey.
Brainard*•† ..... Butler	A. K. Smith.
▲Brewster*..... Blaine	E. H. Riggs.
Brock*•† ..... Nemaha	See Auburn.
▲Broken Bow*•†.... Custer	J. R. DEAN.
Bromfield*†..... Hamilton	William Glover.
Bruning*•† ..... Thayer	See Hebron.
Bruno*†..... Butler	See David City.
Burchard*•†..... Pawnee	Henry Matters.
Burr*•† ..... Otoe	See Douglas.
▲Burwell*•† ..... Garfield	See Ord.
▲Butte* ..... Boyd	WEBSTER A. GOBLE.
Callaway*•†..... Custer	R. E. Brega.
Cambridge*•† ..... Furnas	S. O. Simonds.
Campbell*•†..... Franklin	Sheppard & Black.
Carleton*•†..... Thayer	V. O. Rewick.
Carroll*•† ..... Wayne	See Wayne.
Cedarbluffs*•†.. Saunders	See Wahoo.
Cedar Rapids* ..... Boone	E. L. Sargent.
▲Central City*•†... Merrick	P. S. HEATON.
Ceresco*•† ..... Saunders	See Wahoo.
▲Chadron*•† ..... Dawes	A. W. CRITES.
▲Chappell*•† ..... Deuel	E. D. Hamilton.
Chester*•†..... Thayer	See Hebron.
Clarke*•†..... Merrick	See Central City.
Clarkson*•†..... Colfax	See Leigh.
Clatonia*•† ..... Gage	See Cortland.
▲Clay Center*•† ..... Clay	AMBROSE C. EPPERSON.
Cody*•†..... Cherry	See Valentine.
Coleridge*•†..... Cedar	See Randolph.
Colon*•† ..... Saunders	See Wahoo.
▲Columbus*•† ..... Platte	McALLISTER & CORNELIUS.
Concord*•† ..... Dixon	See Ponca.
Cook*•†..... Johnson	See Tecumseh.
Cordova*•† ..... Seward	See Seward.
Cortland*•†..... Gage	F. A. Burling.
Cozad*•† ..... Dawson	J. S. GOOD.
Crab Orchard*•† Johnson	E. B. Laflin.
Craig*•†..... Burt	See Tekamah.
Crawford*•† ..... Dawes	W. H. Fanning.
Creighton*•†..... Knox	O. W. Rice.
Creston*•†..... Platte	J. T. Morris.
Crete*•† ..... Saline	FAYETTE I. FOSS.
Culbertson*•†. Hitchcock	L. H. Blackledge.
Curtis*•†..... Frontier	W. H. Latham.
Dakota*•†..... Dakota	F. A. WOOD.
Danbury*•† .. Redwillow	See Indianola.
Dannebrog*•† ... Howard	Rasmus Hannibal.
Davenport*•† ..... Thayer	M. S. Gray.
▲David City*•† ..... Butler	HASTINGS & HALL.
Dawson*•† .... Richardson	See Falls City.
Daykin*•† ..... Jefferson	See Fairbury.
Decatur* ..... Burt	Thos. R. Ashley.
De Witt*•†..... Saline	See Wilber.
Diller*•† ..... Jefferson	See Fairbury.
Dixon*•† ..... Dixon	See Ponca.
Dodge*•†..... Dodge	G. W. Rosa.
Doniphan*•†..... Hall	See Grand Island.
Dorchester*•†..... Saline	See Crete.
Douglas*•†..... Otoe	Charles H. Marshall.
Dubois*•†..... Pawnee	See Pawnee City.
Dunbar*•† ..... Otoe	B. S. Littlefield.
Eagle*•†..... Cass	See Lincoln.
East Omaha..... Douglas	See Omaha.
Edgar*•† ..... Clay	Christy & Baden.
Elba* ..... Howard	See St. Paul.
Elgin*•† ..... Antelope	See Oakdale.
Elk Creek*•† .... Johnson	See Tecumseh.
Elkhorn*•†..... Douglas	See Waterloo.
Elm Creek*•†..... Buffalo	See Kearney.
Elmwood*•† ..... Cass	W. D. Dermie.
Elsie*•† ..... Perkins	M. L. Mead.
▲Elwood*•† ..... Gosper	A. M. White.
Emerson*•†..... Dixon	J. Leonard.
Eustis*•† ..... Frontier	See Curtis.
Exeter*•† ..... Fillmore	See Geneva.
▲Fairbury*•†..... Jefferson	C. H. DENNEY.
Fairfield*•† ..... Clay	J. L. Epperson & Son.
Fairmont*•†..... Fillmore	See Geneva.
Falls City*•†.. Richardson	J. R. WILHITE.
Farnam*•† ..... Dawson	See Elwood.
▲Filley*•†..... Gage	See Crab Orchard.
Firth*•† ..... Lancaster	G. F. Collins.
Ft. Calhoun* Washington	See Blair.
Franklin*•† ..... Franklin	H. Whitmore.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station ¶ State Capital.

Town and County.	Name.
▲Fremont*•† ..... Dodge	COURTRIGHT & SIDNER. Refer to First National Bank.
Friend*•† ..... Saline	J. Palmer.
▲Fullerton*•† ..... Nance	W. F. Critchfield.
▲Gandy* ..... Logan	See North Platte.
▲Geneva*•† ..... Fillmore	FRANK W. SLOAN.
Genoa*•† ..... Nance	M. V. Moudy.
▲Gering* ..... Scott's Bluff	M. J. Huffman.
Germantown*•† .. Seward	See Seward.
Gibbon*•† ..... Buffalo	G. W. Cherrington.
Giltner* ..... Hamilton	N. B. Payne.
Glenville*•† ..... Clay	See Fairfield.
Gordon*•† ..... Sheridan	S. H. Ladd.
Gothenburg*•† ... Dawson	J. M. Ellingsworth.
Grafton*•† ..... Fillmore	See Geneva.
▲Grand Island*•† ..... Hall	CHARLES G. RYAN.
▲Grant*•† ..... Perkins	B. F. Hastings.
▲Greeley* ..... Greeley	G. W. Scott.
Greenwood*•† ..... Cass	See Ashland.
Gresham*•† ..... York	See York.
Gretna*•† ..... Sarpy	See Papillion.
Guiderock*•† .... Webster	See Red Cloud.
Haigler*•† ..... Dundy	See Beikelman.
Hallam*† ..... Lancaster	See Lincoln.
Hampton*•† .... Hamilton	See Aurora.
Hardy*•† ..... Nuckolls	See Superior.
▲Harrisburg* ..... Banner	W. R. Hampton.
▲Harrison*•† ..... Sioux	G. Guthrie.
▲Hartington*•† ..... Cedar	MILLER & READY.
Harvard*•† ..... Clay	L. G. Hurd.
▲Hastings*•† ..... Adams	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Havelock*•† ... Lancaster	See Lincoln.
▲Hayes Center* ..... Hayes	A. G. Ready.
Hay Springs*•† .. Sheridan	J. E. Gilmore.
▲Hebron*•† ..... Thayer	J. T. McCUISTION.
▲Hemingford*•† Box butte	W. M. Iodence.
Henderson*•† ..... York	See York.
Herman*•† ... Washington	See Blair.
Hickman*•† .... Lancaster	W. B. Morrison.
Hildreth*•† ..... Franklin	See Holdrege.
▲Holdrege*•† ..... Phelps	ROBERT ST. CLAIR.
Holstein*•† ..... Adams	See Hastings.
Homer* ..... Dakota	See Dakota City.
Hooper*•† ..... Dodge	See Fremont.
Howe*† ..... Nemaha	See Auburn.
Howell*•† ..... Colfax	See Leigh.
Hubbell*•† ..... Thayer	See Hebron.
Humboldt*•† . Richardson	E. A. THICKER.
Humphrey*•† ..... Platte	R. P. Drake.
▲Hyannis*•† ..... Grant	W. L. Matthews.
▲Imperial*•† ..... Chase	S. S. Bishop.
Indianola*•† .. Red willow	J. S. PHILLIPS.
Ithaca*•† ..... Saunders	See Wahoo.
Jackson*•† ..... Dakota	Ed. T. Kearney.
Jansen*•† ..... Jefferson	See Fairbury.
Johnson*•† ..... Nemaha	H. H. Clagett.
Julian*•† ..... Nemaha	Francis Brown.
Juniata*•† ..... Adams	S. L. Brass.
Kearney*•† ..... Buffalo	WARREN PRATT
Kenesaw*•† ..... Adams	S. H. Smith.
Kennard*•† .. Washington	See Blair.
▲Kimball*•† ..... Kimball	J. J. Kinney.
Laurel*•† ..... Cedar	F. P. Vyter.
Lawrence*•† ... Nuckolls	See Nelson.
Lebanon*•† .. Red willow	See Indianola.
Leigh*•† ..... Colfax	W. H. Carleton.
▲Lexington*•† ..... Dawson	E. A. COOK.
Liberty*•† ..... Gage	See Beatrice.
¶▲Lincoln*•† ..... Lancaster	F. A. BOEHMER, 1011 O Street. Refers to American Exchange National Bank.
" ..... "	J. H. BROADY, Burr Block. Refers to Columbia National Bank
" ..... "	STEPHEN L. GEISTHARDT, Burr Block. Refers to Clark & Leonard Investment Co.
" ..... "	TIBBETS BROS., MOREY & ANDERSON. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Lindsay*•† ..... Platte	Edw. A. Brodboll.
Linwood*•† ..... Butler	See David City.
Litchfield*•† ..... Sherman	See Loup.
Lodgepole*•†... Cheyenne	See Sidney.
Longpine*•† ..... Brown	J S. Davisson.
Loomis*•† ..... Phelps	Thomas L. Doherty.
Louisville*•† ..... Cass	See Plattsmouth.
▲Loup*•† ..... Sherman	R. J. Nightingale.
Lynch* ..... Boyd	N. D. BUTCH.
Lyons*•† ..... Burt	Fremont Everett.
▲Madison*•† ..... Madison	WILLIS E. REED.
Madrid*•† ..... Perkins	See Grant.
Malmo*•† ..... Saunders	See Wahoo.
Marquette*•† ... Hamilton	See Aurora.
Mason City*•† ..... Custer	See Ansley.
Maywood*•† ..... Frontier	See Stockville.
▲McCook*•† .... Red willow	C. E. ELDRED
McCool Junction*•† York	See York.
Mead*•† ..... Saunders	See Wahoo.
Meadow Grove*•† Madison	See Norfolk.
Merna*•† ..... Custer	See Broken Bow.
Milford*•† ..... Seward	T. A. Healey.
Millard*•† ..... Douglas	J. O. Detweiler.
Milier*•† ..... Buffalo	O. F. Hamilton.
Milligan*•† ..... Fillmore	See Geneva.
▲Minden*•† ..... Kearney	L. W. HAGUE.
Monroe* ..... Platte	See Columbus.
Morseblutt*•† ... Saunders	See Wahoo.
▲Mullen*•† ..... Hooker	See Thedford.
Murdock*•† ..... Cass	H. S. Neitzel.
Murray*•† ..... Cass	See Plattsmouth.
▲Nebraska City*•† .... Otoe	WILLIAM HAYWARD.
Nehawka*•† ..... Cass	See Weeping Water.
▲Neligh*•† ..... Antelope	Charles H. Kelsey.
▲Nelson*•† ..... Nuckolls	COLE & BROWN.
Nemaha*•† ..... Nemaha	See Auburn.
New Castle*•† ..... Dixon	See Ponca.
Newman Grove*•† Madi'n	C. A. Randall.
Newport*•† ..... Rock	See Bassett.
▲Niobrara* ..... Knox	S. DRAPER.
Norden* ..... Keyapaha	M. P. Mcholm.
Norfolk*•† ..... Madison	DANIEL J. KOENIGSTEIN.
Northbend*•† ..... Dodge	Ernest Kern.
▲North Platte*•† .. Lincoln	H. S. RIDGELY.
Oak*•† ..... Nuckolls	See Nelson.
Oakdale*•† ..... Antelope	M. B. Putney.
Oakland*•† ..... Burt	W. D. Smith.
Odell*•† ..... Gage	See Blue Springs.
▲Ogallala*•† ..... Keith	Albert Muldoon.
Ohiowa*•† ..... Fillmore	C. A. Fowler.
▲Omaha*•† ..... Douglas	T. W. BLACKBURN, McCague Block. Refers to Merchants National Bank.
" ..... "	CRANE & CRANE, N. Y. Life Bldg Refer to any National bank in Omaha.
" ..... "	E. G. McGILTON, 421-423 First National Bank Building. Reference: Omaha National Bank.
" ..... "	B. N. ROBERTSON, Barker Block. Refers to any National bank in Omaha.
▲O'Neill*•† ..... Holt	M. F. HARRINGTON.
Ong*•† ..... Clay	S. W. Christy.
Orchard*•† ..... Antelope	See O'Neill.
▲Ord*•† ..... Valley	H. E. OLESON.
Orleans*•† ..... Harlan	Beresford & Simpson.
▲Osceola*•† ..... Polk	M. A. Mills.
Osmond*•† ..... Pierce	Wm. H. Chappell.
Overton*•† ..... Dawson	See Lexington.
Oxford*•† ..... Furnas	J. H. Sherwood.
Page*•† ..... Holt	See O'Neill.
Palisade*•† .... Hitchcock	See Hayes Center.
Palmer*•† ..... Merrick	See Central City.
Palmyra*•† ..... Otoe	Charles A. Sweet.
Panama*•† ..... Lancaster	John T. Marshall.
▲Papillion*•† ..... Sarpy	James Hassett.
▲Pawnee City*•† .. Pawnee	G. E. BECKER.
▲Pender*•† ..... Thurston	G. T. Graves.
Peru*•† ..... Nemaha	See Auburn.
Petersburg*•† ..... Boone	O. F. Plum.
Phillips*•† ..... Hamilton	See Aurora.
▲Pierce*•† ..... Pierce	Douglas Cones.
Pilger*•† ..... Stanton	See Stanton.
Plainview*•† ..... Pierce	J. A. WILLIAMS.
Platte Center*•† .... Platte	George N. Hopkins.
▲Plattsmouth*•† ..... Cass	BYRON CLARK.
Pleasanton*•† ..... Buffalo	See Kearney.
Plymouth*•† ..... Jefferson	See Fairbury.
▲Ponca*•† ..... Dixon	J. J. McCarthy.
Prague*•† ..... Saunders	See Wahoo.
Ragan*•† ..... Harlan	See Alma.
Randolph*•† ..... Cedar	G. W. Wiltsie.
Ravenna*•† ..... Buffalo	J. E. Mellett.
▲Red Cloud*•† .... Webster	E. W. OVERMAN.
Republican City*•† Harlan	N. J. Ludi.
Reynolds*•† ..... Jefferson	See Fairbury.
Rising City* ..... Butler	See David City.
Riverton*•† .... Franklin	See Red Cloud.
Rogers*•† ..... Colfax	See Schuyler.
Rulo*•† ..... Richardson	George D. Kirk.
Rushville*•† ..... Sheridan	C. L. DAVIS.
Salem*•† ..... Richardson	J. A. Sheffer.
Sargent* ..... Custer	E. P. Savage.
Saronville*•† ..... Clay	See Sutton.
▲Schuyler*•† ..... Colfax	C. J. PHELPS.
Scribner*•† ..... Dodge	Henry M. Kidder.
▲Seward*•† ..... Seward	J. J. THOMAS.
Shelby*•† ..... Polk	See Osceola.
Shelton*•† ..... Buffalo	J. F. Walker.
Shickley*•† ..... Fillmore	C. W. Price & Co.
Shubert*•† .... Richardson	See Falls City.
▲Sidney*•† ..... Cheyenne	LEROY MARTIN.
Silver Creek*•† ... Merrick	See Central City.
Smithfield*•† ..... Gosper	See Elwood.
Snyder*•† ..... Dodge	See Fremont.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
South Bend*•†..... Cass	See Greenwood.
South Omaha*•† .Douglas	See Omaha.
Spencer*..... Boyd	Sanford Parker.
Springfield*•†..... Sarpy	See Papillion.
▲Springview*....Keyapaha	C. E. Lear.
Stamford*•†.....|.. Harlan	See Orleans.
▲Stanton*•†.....Stanton	A. A. KEARNEY.
Staplehurst*•†.... Seward	See Seward.
St. Edward*•†.....Boone	J. E. Wilson.
▲St. Paul*•†.....Howard	B. D. HAYWARD.
Steinauer*•†..... Pawnee	See Pawnee City.
Stella*•†.....Richardson	See Falls City.
Sterling*•†.....Johnson	E. R. Hitchcock.
▲Stockville* .....Frontier	L. H. Cheney.
Strang*•†.....Fillmore	G. D. Mathewson.
Stratton*•†.... Hitchcock	C. W. Shurtleff.
Stromsburg*•† ..... Polk	E. E. Stanton.
Stuart*•†..... Holt	J. A. Rice.
Sumner*•†..... Dawson	See Lexington.
Superior*•†.....Nuckolls	C. E. Adams.
Surprise*•†..... Butler	See David City.
Sutherland*•† ....Lincoln	See North Platte
Sutton*•†..... Clay	E. E. Hairgrove.
Swanton*•†..... Saline	See Wilber.
Syracuse*•†..... Otoe	J. W. EATON.
Tablerock*•†.....Pawnee	See Pawnee City.
Talmage*•†..... Otoe	D. W. Livingston.
▲Taylor* ..... Loup	C. I. Bragg.
▲Tecumseh*•† ....Johnson	S. P. DAVIDSON.
▲Tekamah*•† .....Burt	A. N. Corbin, Jr.
Thayer*•†..... York	See York.
▲Thedford*•†.....Thomas	John H. Evans.
Tilden*•†.....Madison	F. L. Putney.
Tobias*•†..... Saline	See Fairbury.
▲Trenton*•† ....Hitchcock	W. O. Robinson.
▲Tryon.....McPherson	See North Platte.
Ulysses*•†.....Butler	C. M. Skiles.
Unadilla*•† .....Otoe	See Syracuse.
Union*•†..... Cass	See Weeping Water.
University Pl*† Lancaster	See Lincoln.
Upland*•†..... Franklin	See Holdrege.
Utica*•†.....Seward	H. M. Coleman.
▲Valentine*•†.....Cherry	F. M. Walcott.
Valley*•†.....Douglas	See Omaha.
Valparaiso*•†... Saunders	See Wahoo.
Verdigris* .....Knox	See Niobrara.
Verdon*•†.... Richardson	See Falls City.
Vesta*•†..... Johnson	See Tecumseh.
Waco*•†.....York	See York.
▲Wahoo*•†..... Saunders	M. NEWMAN.
Wakefield*•† .....Dixon	J. H. Brown.
Wallace*•†.....Lincoln	See Grant.
Wauneta*•†..... Chase	See Imperial.
Wausa*•†..... Knox	H. M. McLeod.
Waverly*•†.....Lancaster	See Lincoln.
▲Wayne*•†.....Wayne	FRANK M. NORTHROP.
Weeping Water*•†...Cass	A. L. Timblin.
Western*•†..... Saline	See Wilber.
Weston*•†..... Saunders	See Wahoo.
▲West Point*•†....Cuming	T. M. MOODIE.
▲Wilber*•†.....Saline	J. H. Grimm.
Wilcox*•†..... Kearney	E. C. Dailey.
Wilsonville*•†.....Furnas	See Beaver City.
Winside*•† .....Wayne	H. E. Simons.
Wisner*•†..... Cuming	Oliver Oleson.
Woodlake*•†.....Cherry	See Valentine.
Wood River*•†.....Hall	O. M. Quackenbush.
Wymore*•†.....Gage	A. D. McCandless.
▲York*•† .....York	BATES & KIRKPATRICK.
Yutan*•†..... Saunders	See Wahoo.

NEVADA.

▲Austin*•†.....Lander	W. D. Jones.
▲Belmont*.....Nye	See Austin.
Candelaria*†.. Esmeralda	See Hawthorne.
¶▲Carson City*•†..Ormsby	TORREYSON & SUMMERFIELD.
▲Dayton*•†..... Lyon	John Lothrop.
▲Elko*•†..... Elko	E. S. Farrington.
▲Ely*.....White Pine	Frank X. Murphy.
▲Eureka*•†.....Eureka	P. Breen.
Gardnerville*•... Douglas	See Genoa.
▲Genoa*•..... Douglas	D. W. Virgin.
▲Hawthorne*•†. Esmeralda	George S. Green.
▲Floche*†..... Lincoln	George S. Sawyer.
▲Reno*•†.....Washoe	S. SUMMERFIELD.
" ..... "	OSCAR J. SMITH.
▲Stillwater.....Churchill	T. H. Kent.
▲Virginia City*•†.... Storey	W. E. F. DEAL.
Wadsworth*•†.....Washoe	See Reno.
▲Winnemucca*•† Humb'ldt	H. WARREN.

NEW HAMPSHIRE.

Alton*•†.....Belknap	See Laconia.
Andover*•†.... Merrimack	Barron Shirley.
Ashland*•†..... Grafton	James L. Wilson.
Berlin*•†..... Coos	CHAMBERLIN & RICH.
Bristol*•†..... Grafton	Dearborn & Chase.
Cannan*•†..... Grafton	Geo. W. Murray.
Charlestown*•†.. Sullivan	See Claremont.
Claremont*•†.....Sullivan	COLBY & SON.
▲Colebrook*•†..... Coos	T. F. Johnson.
¶▲Concord*•†..Merrimack	MATTHEWS & SAWYER.
Conway*•†..... Carroll	J. B. Nash.
Derry*..... Rockingham	G. K. & B. T. Bartlett.
▲Dover*•†..... Strafford	ERNEST B FOLSOM.
East Jaffrey*•†.. Cheshire	See Peterboro.
Epping*•†.... Rockingham	W. H. Drury.
▲Exeter*•†.... Rockingham	EASTMAN & HOLLIS.
Farmington*•†..Strafford	Samuel S. Parker.
Fitzwilliam*•.... Cheshire	Amos J. Blake.
Francestown*†. Hillsboro	See Peterboro.
Franklin*•†... Merrimack	JAMES E. BARNARD.
Franklin Falls*•†Merrim'k	Edward G. Leach.
Freedom*..... Carroll	See Conway.
Goffstown*•†.... Hillsboro	Samuel Upton.
Gorham*•†..... Coos	A. R. Evans.
Great Falls†..... Strafford	See Somersworth.
Greenville*•† .. Hillsboro	Herbert J. Taft.
Hanover*•†..... Grafton	George H. Hitchcock.
▲Haverhill*•†..... Grafton	WM. F. WESTGATE.
Hillsboro..... Hillsboro	Samuel W. Holman.
Hillsboro Bridge*•† Hill'r	Samuel W. Holman.
Hinsdale*•†..... Cheshire	E. J. Temple.
▲Keene*•†..... Cheshire	JOHN E. ALLEN.
▲Laconia*•†..... Belknap	STONE & SHANNON.
Lakeport*•†..... Belknap	Hibbard & Hibbard.
▲Lancaster*•†..... Coos	Drew, Jordan & Buckley.
▲Lebanon*•†..... Grafton	C. A. DOLE.
Lisbon*•†..... Grafton	George F. Morris.
Littleton*•†..... Grafton	Bingham, Mitchell & Batchellor.
▲Manchester*•†..Hillsboro	CYRUS H. LITTLE.
Meridith*•†..... Belknap	Bertram & Blaisdell.
Milford*•†..... Hillsboro	E. I. Kendall.
▲Nashua*•†..... Hillsboro	E. S. & H. A. CUTTER. Attorneys for R. G. Dun & Co.
" ..... "	EDWARD H. WASON. Refers to First National and Second National Banks.
New Ipswich*†. Hillsboro	W. A. Preston.
New Market*•† Rockin'm	A. L. Mellows.
▲Newport*•†..... Sullivan	A. S. WAIT.
North Conway*•†. Carroll	See Conway.
Orford* ..... Grafton	Paul Long.
▲Ossipee*•†..... Carroll	Frank Weeks.
Penacook*•† . Merrimack	Willis G. Buxton.
Peterboro*•†... Hillsboro	J. F. Brennan.
Pittsfield*•†...Merrimack	E. A. Lane.
▲Plymouth*•†..... Grafton	Burleigh & Adams.
▲Portsmouth*•†. Rock'ham	EDWARD H. ADAMS.
Raymond*•† Rockingham	John T. Bartlett.
Rochester*•†.... Strafford	LESLIE P SNOW.
Salmon Falls*•†. Strafford	See Dover.
Somersworth*•† Strafford	EDGERLY & MATHEWS.
Sunapee* ..... Sullivan	George Dodge.
Suncook*•†... Merrimack	Almon F. Burbank.
Tilton*•†..... Belknap	W. B. Fellows.
Troy*•† ..... Cheshire	See Keene.
Wakefield*•†..... Carroll	Arthur L. Foote.
Walpole*•†..... Cheshire	J. G. Bellows.
Whitefield*•†..... Coos	C. E. Wright.
Wilton*•† ..... Hillsboro	Geo. E. Bales.
Winchester*•†.. Cheshire	H. W. Brigham.
Wolfboro*•†..... Carroll	SEWELL W. ABBOTT.
Woodsville*•†....Grafton	Scott Sloane.

NEW JERSEY.

Absecon*•†..... Atlantic	See Atlantic City.
Allentown*†.. Monmouth	Harvey R. Bergen.
Alloway*•†..... Salem	See Salem.
Arlington*•†..... Hudson	See Jersey City.
Asbury Park*•†Monmo'th	DAVID HARVEY, JR.
Atlantic City*•†.Atlantic	HARRY WOOTTON.
Atlantic Highl'ds*•† Mon.	See Asbury Park.
Barnegat*•†..... Ocean	See Toms River.
Bayonne*•† ..... Hudson	VAN BUSKIRK & PARKER.
Belleville*•†..... Essex	Skinner & Ten Eyck.
Belmar*•†.....Monmouth	See Asbury Park.
▲Belvidere*•†..... Warren	GEORGE M. SHIPMAN.
Bergen Point*•†..Hudson	See Bayonne.
Beverly*•†.... Burlington	See Burlington.
Bloomfield*•†..... Essex	HARRY E. RICHARDS.
Bloomsbury*•† Hunterd'n	J. W. Creveling.
Boonton*•† ..... Morris	J. S. Salmon.
Bordentown*•†Burlingt'n	JOHN P. HUTCHINSON.
Boundbrook*•†. Somerset	H. C. Suydam.
▲Bridgeton*•† Cumberland	JOSEPH H. POWELL.
Burlington*•†. Burlington	HOWARD FLANDERS.
Butler*•†..... Morris	See Paterson.
Caldwell*•†..... Essex	See Montclair.
▲Camden*•†..... Camden	HENRY I. BUDD, JR.
Cape May*•†.... Cape May	J. M. E. Hildreth.
▲Cape May C.H.*•†. Cape M	J. M. E. Hildreth.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Carlstadt*•† ..... Bergen	See Hackensack.
Cedarville*•† Cumberland	B. T. Powell.
Chatham*•†.....Morris	A. PHILETUS KONKLE.
Clayton*†..... Gloucester	See Woodbury.
Clinton*•†.....Hunterdon	See Flemington.
Closter*•† ..... Bergen	C. B. Harvey.
Collingswood*•..Camden	See Camden.
Cramer Hill*†.... Camden	See Camden.
Cranbury† .....Middlesex	A. S. Appelget.
Cranford*•†..... Union	See Elizabeth.
Deckertown*•† .... Sussex	Henry C. Hunt.
Dover*•†.....Morris	B. W. ELLICOTT.
East Orange*†.....Essex	JEROME D. GEDNEY.
Eatontown*•† Monmouth	See Long Branch.
Egg Harbor City*•†Atlan.	A. Stephany.
▲Elizabeth*•†.....Union	P. H. GILHOOLY.
Elmer*•† ..... Salem	Abram Cochran.
Englewood*•†.....Bergen	George R. Dutton.
Farmingdale*•† Monm'th	See Freehold.
▲Flemington*•†Hunterdon	WILLARD C. PARKER.
Fort Lee*..... Bergen	See Hoboken.
Franklin*• ..... Essex	See Newark.
▲Freehold*•†....Monmouth	FRANK P. McDERMOTT.
Frenchtown*•†Hunterd'n	L. D. Hagaman.
Glassboro*•† .. Gloucester	See Woodbury.
Gloucester City*•†Camd'n	See Camden.
Guttenburg*†.... Hudson	See Hoboken.
▲Hackensack*•† .... Bergen	JAMES M. VAN VALEN.
Hackettstown*•†. Warren	J. C. Allen.
Haddonfield*•†...Camden	Chas. R. Stevenson.
Hammonton*•† ..Atlantic	A. J. King.
Harrison*† ..... Hudson	See Jersey City.
Hightstown*•†.....Mercer	R. M. J. SMITH.
Hoboken*•†..... Hudson	RUSS & HEPPENHEIMER.
Hopewell*•†.....Mercer	John S. Van Dike.
Irvington *†..... Essex	See Newark.
Jamesburg*•† . Middlesex	See New Brunswick.
▲Jersey City*•†.....Hudson	FRANK P. McDERMOTT, 17 Exchange Place. Reference: Hon. Gilbert Collins, Justice Supreme Court, New Jersey.
" ..... "	QUEEN & TENNANT, 76 Montgomery St. References: Hudson County, Second National Banks, N. J. Title Guarantee & Tr. Co., and Commercial Tr. Co.
" ..... "	WALLIS, EDWARDS & BUMSTED, No. 1 Exchange Place. Counsel in bank and corporation matters.
Kearney†..... Hudson	See Jersey City.
Keyport*•†....Monmouth	B. B. Ogden.
Lakewood*•†.....Ocean	T. J. R. Brown.
Lambertville*•†.Hunter'n	WALTER F. HAYHURST.
Long Branch*•† Monm'th	HENRY S. TERHUNE.
Madison*•†..... Morris	C. A. Rathbun.
Manasquan*•†.Monmouth	H. H. Wainright.
Matawan*•† .. Monmouth	See Long Branch.
▲May's Landing*•†Atlantic	See Atlantic City.
Medford*•† ....Burlington	See Mount Holly.
Merchantville*•† Camden	See Camden.
Metuchen*•† .. Middlesex	See New Brunswick.
Millburn*•† ..... Essex	See Orange.
Millville*•† ..Cumberland	Martin W. Lane.
Montclair*•†.....Essex	EDWIN B. GOODELL.
Moorestown*•†Burlingt'n	S. K. Robbins.
▲Morristown*•† .....Morris	HENRY C. PITNEY, JR.
▲Mount Holly*•†Burlingt'n	FRANKLIN B. LEVIS.
▲Newark*•†.....Essex	DE WITT & PROVOST. Attorneys for the North Ward National Bank.
" ..... "	GALLAGHER & RICHARDS. Refer to Essex Co. National Bank.
" ..... "	GUILD, LUM & TAMBLIN. Attorneys for German National Bank.
▲New Brunsw'k*•† .Mid'sx	HOWARD A. REYNOLDS.
New Durham*•†..Hudson	See Jersey City.
▲Newton*•† ..... Sussex	Theodore Simonson.
Ocean City*•†..Cape May	A. A. Howell.
Ocean Grove*†Monmouth	See Asbury Park.
Orange*•† .....Essex	BLAKE & HOWE.
Oxford*†..... Warren	See Belvidere.
Palmyra*•† ....Burlington	See Burlington.
Passaic*•† ..... Passaic	JOHN T VAN RIPER.
▲Paterson*•† ..... Passaic	FREDERICK F. SEARING.
Paulsboro*•†..Gloucester	See Woodbury.
Pemberton*†..Burlington	See Mt. Holly.
Penn Grove*•†..... Salem	See Salem.
Pennington*•†.... Mercer	T. D. Durling.
Perth Amboy*•†Middlesex	JOSEPH E. STRICKER.
Phillipsburg*•† .. Warren	SMITH & BRADY.
Plainfield*•†.....Union	CHARLES A. REED.
Pleasantville*•†..Atlantic	See Atlantic City.
Point Pleasant*•†..Ocean	Thomas Curtis.
Princeton*•†.....Mercer	FERGUS A. DENNIS.
Rahway*•† .....Union	LESLIE LUPTON.
Raritan*•† .....Somerset	See Somerville.
Redbank*•†.. Monmouth	EDMUND WILSON.
Ridgewood*•† ....Bergen	Cornelius Doremus.

Town and County.	Name.
Riverside*•†.. Burlington	See Burlington.
Rockaway*•†..... Morris	John F. Stickle.
Rutherford*•† ....Bergen	ADDISON ELY.
▲Salem*•†.....Salem	JONATHAN W. ACTON.
Seabright*•†.. Monmouth	See Atlantic Highlands.
Sea Isle City*•†. Cape May	Thos. W. Sudlum.
▲Somerville*•†...Somerset	JAMES J. BERGEN.
South Amboy*•†Middlesx	See Perth Amboy.
South Orange*•†.... Essex	See Orange.
South River*•† Middlesex	See New Brunswick.
Summit*•†..... Union	LEROY A. GIBBY.
Swedesboro*•†Gloucester	Edgar Shivers.
▲Toms River*•†.....Ocean	J. W. Carmichael.
Town of Union†..Hudson	See Hoboken.
¶▲Trenton*•†.....Mercer	FREDERIC R. BRACE, Jr. Refers to Broad Street National Bank.
" ..... "	JOHN G. HOWELL. Refers to all Banks and Trust Co.'s in Trenton.
" ..... "	FRANCIS C. LOWTHORP. Attorney for Broad St. National Bank and R. G. Dun & Co.
" ... . "	ERWIN E. MARSHALL. Refers to Trenton Trust & Safe Deposit Co.
Tuckerton*•†..... Ocean	See Toms River.
Union*†..... Union	See Elizabeth.
Vincentown*•† Burlingtn	See Mount Holly.
Vineland*•†..Cumberland	HENRY S. ALVORD.
Washington*•†... Warren	OSCAR JEFFERY.
Weehawken*†.... Hudson	See Hoboken.
Westfield*•†..... Union	See Elizabeth.
West Hoboken*•† Hudson	A. A. Rich.
West New York..Hudson	See Hoboken.
Woodbridge*•† Middlesex	See Rahway.
▲Woodbury*•†. Gloucester	DAVID O. WATKINS.
Woodstown*†..... Salem	Enoch S. Fogg.

NEW MEXICO.

▲Alamogordo*•.....Otero	William A. Hawkins.
▲Albuquerque*•†Bernalillo	LESTER & MITCHELL.
▲Aztec*..... ....San Juan	Robert C. Prewitt.
▲Carlsbad*•†... .....Eddy	FREEMAN & CAMERON.
▲Clayton*•† ....Union	O. T. Toombs.
Deming*•†.....Grant	S. M. Ashenfelter.
East Las Vegas*†.San Mig'l	A. A. Jones.
Eddy.....Eddy	See Carlsbad.
Gallup*•†.....Bernalillo	L. L. Henry.
▲Hillsboro* ..... Sierra	A. B. Elliott.
▲LasCruces*•†. Donna Ana	BONHAM & LLEWELLYN.
▲Las Vegas*•†.. San Miguel	W. G. HAYDEN.
▲Lincoln*.....Lincoln	E. W. HULBERT.
▲Los Lunas*•†.....Valencia	See Albuquerque.
Magdalena*•†.... Socorro	See Socorro.
▲Mora*..... Mora	See Las Vegas.
▲PuertodeLuno*Guadalo'p	See Las Vegas.
Raton*•†.....Colfax	CHARLES SPRINGER.
▲Roswell*•† .....Chaves	Alexander J. Nisbet.
SanMarcial*•†....Socorro	See Socorro.
¶▲Santa Fe*•† ... Santa Fe	GEORGE W. KNAEBEL.
▲Silver City*•†.....Grant	BARNES & APPEL.
▲Socorro*•† .....Socorro	W. H. WINTER.
Springer*•† .....Colfax	H. Seaberg.
▲Taos*..... Taos	See Las Vegas.
▲Tierra Amarilla. Rio Ar'ba	See Santa Fe.
Whiteoaks*.. ....Lincoln	Watson & Lund.

NEW YORK.

Adams*•†..... Jefferson	A. F. & T. F. Saunders.
Addison*•†..... Steuben	DELMAR M. DARRIN.
Afton*•† ..... Chenango	George A. Haven.
Akron*•†..... Erie	Paxon & Paxon.
¶▲Albany*•†.....Albany	WILLIAM LANSING. Attorney for National Commercial Bank.
" ..... "	MONTIGNANI, MALLORY & ELMENDORF. Attorneys for Mechanics & Farmers Bank.
" ..... "	ROSENDALE & HESSBERG. Refer to any in Albany.
▲Albion*•† ..... Orleans	SIGNOR & WAGE.
Alfred*.....Allegany	See Hornellsville.
Allegany*•†..Cattaraugus	W. C. Overton.
Amenia*•† ..... Dutchess	George H. Swift.
Amityville*•†..... Suffolk	S. P. Hildreth.
Amsterdam*•†.....Montg'y	NISBET & HANSON.
Andes*.....Delaware	B. Johnson.
Andover*•† .....Allegany	CLAYTON L. EARLEY.
Angelica*•† .....Allegany	D. D. Dickinson.
Antwerp*•† .... Jefferson	John C. Trolan.
Arcade*•† .....Wyoming	G. A. Barnes.
▲Argyle* ..... Washington	John B. Conway.
Attica*•† .....Wyoming	O. H. & W. E. Hopkins.
▲Auburn*•† .....Cayuga	AMASA J. PARKER.
Aurora*•† .....Cayuga	John A. Hudson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Avoca*†..... Steuben	E. W. Bozard.
Avon*†..... Livingston	Wm. Carter.
Babylon*† ..... Suffolk	J. R. Reid.
Bainbridge*†..Chenango	George I. Skinner.
Baldwinsville*†.Onond'a	Fred. A. Marvin.
▲Ballston Spa*†..Saratoga	JESSE S. L'AMOREAUX.
▲Batavia*† ..... Genesee	SAFFORD E. NORTH.
▲Bath*†..... Steuben	REUBEN R. LYON.
Bay Shore*†.....Suffolk	E. S. Monbray.
Belfast*†..... Allegany	See Angelica.
▲Belmont*†.....Allegany	Reynolds, Brown & Reynolds.
Bergen*† ..... Genesee	See Batavia.
▲Binghamton*† .. Broome	R. A. GUNNISON.
Bolivar*† ..... Allegany	Curtis & Bliss.
Boonville*†..... Oneida	B. A. Capron.
Brewster*†..... Putnam	A. J. Miller.
Brocton*†...Chautauqua	F. C. Lewis.
Brockport*† .... Monroe	DANIEL HOLMES.
Brookfield* ..... Madison	N. A. Crumb.
▲Brooklyn*† ..... Kings	See New York City.
▲Buffalo*† ..... Erie	NILES C. BARTHOLOMEW, 1106 Prudential Bldg. Refers to Columbia National Bank and German-American Bank.
" ..... "	FREDERICK O. BISSELL, 110 Pearl Street (Dun Bldg.) Collections, commercial and real estate law especially. Refers to R. G. Dun & Co., Buffalo; City National Bank, Fidelity Trust & Guaranty Co., Thornton & Chester Milling Co., and W. H. Granger & Co.
" ..... "	DAY & SANDERS, 1200-1202 Prudential Bldg. Refer to Columbia National Bank.
" ..... "	CLINTON B. GIBBS, 85 Erie County Savings Bank Building Refers to Third National Bank
" ..... "	HAMMOND & HAMMOND, 85 West Eagle Street. Refers to City National Bank.
" ..... "	FREDERICK HOWARD, 936 Ellicott Sq. Refers to Marine Bank and Commercial Bank.
" ..... "	CHAS. B. WHEELER, Erie Co. Savings Bank Bldg. General Practice in State and Federal Courts.
Caledonia*† . Livingston	D. C. Hebbard.
Cambridge*† Washingt'n	Westfall & Hill.
Camden*†..... Oneida	P. H. FITZGERALD.
Campbell*† .....Steuben	See Corning.
Canajoharie*† ..Montg'y	H. L. Huston.
▲Canandaigua*† ..Ontario	HOMER J. REED.
Canaseraga*† .. Allegany	D. H. Holliday.
Canastota*† .... Madison	A. O. Briggs.
Candor*†..... Tioga	J. T. GRIDLEY.
Canisteo*†..... Steuben	Eli Soule.
▲Canton*† ..St. Lawrence	ALMERON Z. SQUIRES.
Cape Vincent*†Jefferson	MORRIS E. LEE.
▲Carmel*†..... Putnam	George E. Anderson.
Carthage*†.....Jefferson	FRANK T. EVANS.
Castile*†..... Wyoming	E. B. Windsor.
Castleton*†....Rensselaer	B. W. Stryker.
▲Catskill*†..... Greene	OSBORN & BLOODGOOD.
Cattaraugus*†Catta'agus	D. E. Powell.
Cazenovia*† ....Madison	M. H. Kiley.
Champlain*† .... Clinton	W. H. Dunn.
Chateaugay*† ..Franklin	A. B. Cooney.
Chatham*† .... Columbia	McCLELLAN & DARDESS.
Cherry cr'k*†.Chaut'qua	E. M. Curtis.
Cherry Valley*† .Otsego	S. W. Barnum.
Chester*†..... Orange	J. E. Mellick.
Chittenango*†....Madison	Charles Kellogg.
Churchville*†....Monroe	See Brockport.
Cincinnatus*....Cortland	John H. Murray.
Clayton*† .... Jefferson	W. H. REES.
Cleveland*† .....Oswego	James Gallagher.
Clifton Springs*†Ontario	E. A. Griffith.
Clinton*†..... Oneida	Martin & Ives.
Clyde*†..... Wayne	George W. Cowles.
Cobleskill*†...Schoharie	C. H. Holmes.
Cohocton*† .....Steuben	S. J Depew.
Cohoes*†..... Albany	HENRY A. STRONG.
Cold Spring*†....Putnam	W. H. Haldane.
Collegepoint*†....Queens	Wm. Sutter.
▲Cooperstown*†....Otsego	Charles T. Brewer.
Corning*†..... Steuben	PAGE, TULLY & FERRIS.
Cornwall on H.*†.Orange	Daniel E. Pope.
▲Cortland*† .....Cortland	DOUGHERTY & MILLER.
Coxsackie*† .....Greene	See Catskill.
Crown Point*† .... Essex	See Port Henry.
Cuba*†..... Allegany	J. C. Leggett.
Dansville*† ..Livingston	B. G. FOSS.
Dayton*† ....Cattaraugus	N. M. Allen.
▲Delhi*†..... Delaware	Wagner & Fisher.
Depew*†..... Erie	See Lancaster.
Deposit*†..... Broome	C. E. Scott.
Deruyter*† .....Madison	W. E. Burdick.
Dobb's Ferry*†Westch'r	Townsend & McClelland.
Dolgeville*† Herkimer	Geo. P. Ward.

Town and County.	Name.
Dover Plains*†.Dutchess	See Poughkeepsie.
Dundee*†..... Yates	L. J. WILKIN.
Dunkirk*† ..Chautauqua	STEARNS & WARNER.
Earlville*†.....Chenango	S. B. Cloyes.
East Aurora *†.....Erie	FRANK R. WHALEY.
E. Bloomfield*† ..Ontario	See Canandaigua.
East Hampton*†.Suffolk	See Sag Harbor.
E. Randolph*Cattaraugus	Goodwill & Benson.
Edmeston*† .....Otsego	U. G. Welch.
▲Elizabethtown*† ....Essex	A. K. Dudley.
Ellenville*† .....Ulster	G. G. & J. B. Keeler.
Ellicottville*† Cattar'gus	J. O. CLARK.
Ellington*... Chautauqua	See Jamestown.
▲Elmira*†.....Chemung	HERENDEEN & MANDEVILLE. Attorneys for Merchants National Bank.
Erieville*† .....Madison	See Morrisville.
Fairport*†.....Monroe	See Rochester.
Farmer*† .....Seneca	See Ovid.
Far Rockaway*†.Queens	See Jamaica.
Fayetteville*† Onondaga	Clarence Austin.
Fillmore*† .....Allegany	R. L. Richardson.
Fishkill*† .....Dutchess	See Poughkeepsie.
Fishkill onHds'n*†Dutc's	J. F. Schlosser.
Flushing*† .....Queens	M. D. GOULD.
▲Fonda*†....Montgomery	J. S. Sitterley.
Forestville*† Chautauq'a	A. W. Hull.
Fort Ann*†. Washington	See Sandyhill.
Fort Edward*†Wash'ton	A. D. Wait.
Fort Plain*†Montgom'ry	D. C. Shults.
Frankfort*†...Herkimer	H. H. Ingham.
Franklin*†.....Delaware	L. F. Raymond.
Franklinville*† Cattar'us	George E. Spring.
Fredonia*† .Chautauqua	B. F. SKINNER.
Freeport*† .....Nassau	George Wallace.
Friendship*† ....Allegany	A. L. Elliott.
Fulton*†.....Oswego	MEAD & STRANAHAN.
Fultonville*†Montgom'y	R. B. Fish.
Gainesville*†..Wyoming	See Warsaw.
▲Geneseo*† .... Livingston	JOHN R. STRANG.
Geneva*† .....Ontario	HAWLEY, NICHOLAS & HOSKINS.
Gilbertsville*† ....Otsego	See Cooperstown.
Glencove*† .....Nassau	E. T. Payne.
Glens Falls*† ....Warren	A. J. CHERITREE.
Gloversville*† ....Fulton	BAKER & BURTON.
▲Goshen*†.....Orange	J. W. GOTT.
Gouverneur*†.St.Law'ce	Conger & Orvis.
Gowanda*† .Cattaraugus	F. J. Blackman.
Granville*† .Washington	S. K. Everets.
Greene*† .....Chenango	M. F. Porter.
Greenport*† .....Suffolk	LE ROY E. RAYNOR.
Greenwich*† Washingt'n	C. C. Vankirk.
Groton*†.....Tompkins	H. S. Hopkins.
Hamburg*†.....Erie	Fayette Kelly.
Hamilton*† .....Madison	Joseph Mason.
Hammondsport*†.Steu'n	W. S. Drew.
Hancock*†.....Delaware	Frank Taylor.
Hannibal*† .....Oswego	D. D. Metcalf.
Havana.....Schuyler	See Watkins.
Haverstraw*† .Rockland	THOMAS H. LEE.
Hempstead*● .....Nassau	A. R. Griffin.
▲Herkimer*† ...Herkimer	GEORGE H. BUNCE.
Heruitage* ....Wyoming	See Warsaw.
Hobart*†.....Delaware	Edward O'Connor.
Holland*† .....Erie	See East Aurora.
Holland Patent*† Oneida	W. J. Williams.
Holley*† .....Orleans	H. O. Jones.
Homer*† .....Cortland	E. L. Stone.
Honeoye Falls*†.Monroe	C. A. Stuart.
Hoosick Falls*† Rensse'r	GEO. E. GREENE.
Hornellsville*†..Steuben	BEARD & ALLEN.
Horseheads*†..Chemung	D. C. Curtis.
▲Hudson*† .....Columbia	ISAAC N. COLLIER.
Hume* ..... Allegany	E. E. & G. W. Harding.
Huntington*† ...Suffolk	THOMAS YOUNGS
Ilion*† .....Herkimer	Thomas & A. D. Richardson.
▲Ithaca*†.....Tompkins	G. B DAVIS.
▲Jamaica*† .....Queens	WILLIAM W. GILLEN.
Jamestown*† .Chautau'a	FOWLER & WEEKS.
▲Johnstown*† .... Fulton	FRED LINUS CARROLL.
Jordan*† .....Onondaga	John McLaughlin.
Keeseville*†.....Essex	Hewitt & Wolcott.
Kinderhook*† Columbia	Gerrit S. Collier.
▲Kingston*† ..... Ulster	EVERETT FOWLER.
LakeGeo.Ass'bly*Warren	See Glens Falls.
▲Lake Pleasant*† Hamilton	See Northville.
Lancaster*† ..... Erie	H. B. Van Peynia.
Lansingburg*†..Rensse'l'r	H. N. GREENE.
Leroy*† .....Genesee	W. H. Smith.
Liberty*†..... Sullivan	D. S. Hill.
Lima*† .....Livingston	H. H. Thompson.
Littlefalls*† .. Herkimer	RAYMOND D. FULLER.
▲Little Valley*†.Cattar'us	Ernest H. Woodruff.
Livonia*†.....Livingston	Charles Ward.
Locke*†..... Cayuga	See Moravia.
▲Lockport*†..... Niagara	W. H. & F. A. RANSOM.
Long Island City*† Qu'ns	MANLEY & WADLEY.
▲Lowville*†..... Lewis	Fred. C. Schraub.
▲Lyons*†..... Wayne	DWIGHT S. CHAMBERLAIN.
Madrid*●....St. Lawrence	F. J. Merriman.
▲Malone*† ..... Franklin	JOHN I. GILBERT.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Mamaroneck*•†Westc'ter	See New Rochelle.
Marathon*•†.....Cortland	John H. Miller.
Margaretville*†.Delaware	A. P. Carpenter.
Massena*†...St. Lawrence	H. B. Chase.
Matteawan*•†.. Dutchess	S. K. Phillips.
▲Mayville*•†.. Chautauqua	VAN DUSEN & MARTIN.
Mechanicsville*•†. Sarat'a	J. F. Terry.
Medina*•.....Orleans	Filkins & Coe.
Mexico*†.....Oswego	C. I. Miller.
Middleburg*•†. Schoharie	Dow Beekman.
Middleport*•†.....Niagara	G. F. Thompson.
Middletown*•†....Orange	DILL & COX.
Milford*• .....Otsego	J. V. Guernsey.
Millbrook*•† ... Dutchess	See Poughkeepsie.
Millerton*•†.... Dutchess	Collins Sheldon.
Mineola*•† .....Nassau	See Jamaica.
Mohawk*•†..... Herkimer	James B. Rafter.
▲Monticello*•†..... Sullivan	Timothy F. Bush.
Montour Falls*•†Schuyler	Frank Johnson.
Moravia*•†.....Cayuga	S. E. Day.
Morris*†.....Otsego	M. L. Bridges.
Morrisania*†.. New York	See New York City.
▲Morrisville*•†... Madison	H. B. Coman.
Mt. Kisco*•† Westchester	See New Rochelle.
Mt. Morris*•†. Livingston	John M. Hastings.
Mt. Vernon*•†..Westc'ter	FRANK A. BENNETT.
Naples*•†..... Ontario	Lincoln & Lincoln.
Newark*•† ..... Wayne	M. I. Greenwood.
New Berlin*•†. Chenango	O. F. Matterson.
New Brighton*†. Richm'd	DE GROOT, RAWSON & STAFFORD
Newburg*•†.....Orange	A. H. F. SEEGER.
▲New City*•..... Rockland	See Spring Valley.
New Paltz*•†.....Ulster	J. N. Vanderlyn.
Newport*•†.....Herkimer	C. L. Fellows.
New Rochelle*•†Westch'r	LINCOLN G. BACKUS.
▲New York City*•† N. Y'k	JOHN A. AMUNDSON, 146 Broadway. Corporation, surrogate, and general practice. Refers to National Park Bank.
" ..... "	BAGGOTT & RYALL, 309 Broadway. Counsel in bank and corporation matters. Refer to Importers & Traders Nat'l Bank
" ..... "	BRIESEN & KNAUTH, 229 Broadway. Attorneys for Knauth, Nachod & Kuhne, bankers.
" ..... "	ELISHA K. CAMP, 135 Broadway General practice. Counsel for American Graphophone Co. and Columbia Phonograph Co. Reference: Nat. Bk. of the Republic
" ..... "	CARTER, HUGHES & DWIGHT Attorneys and counselors at law, 96 Broadway and 6 Wall St. (Numbers 150-160). Walter S. Carter, Charles E. Hughes, Edward F. Dwight, Arthur C. Rounds, Marshall B. Clarke, Geo. W. Schurman, Carl A. Hansmann, Lindsay Russell, Thomas H. Rothwell. Cable address, "Carswal"
" ..... "	LOUIS F. DOYLE, 41 Park Row, Times Building. Attorney for National Park Bank of New York.
" ..... "	HASTINGS & GLEASON, 265 Broadway. General practice; commercial, insurance, corporation and banking. Counsel for the National Bank of the Republic
" ..... "	M. S. & I. S. ISAACS, 27 Pine St. General practice. Attorneys for Columbia Bank.
" ..... "	JAY & CANDLER, 48 Wall St. William Jay, counsel for Continental Trust Co. of N. Y. Flamen B. Candler, N. Y., counsel for Second National Bank of Norwich, Conn.
" ..... "	GEORGE C. LAY, 100 Broadway. Refers to National Shoe & Leather Bank.
" ..... "	CHARLES EDGAR MILLS, 115 Broadway. Commissioner for all States and Territories. Taking depositions for State courts a specialty. Acknowledgments, affidavits, etc.
" ..... "	MIRON W. NEAL, 115 Broadway. General practice. Reference: W. N. Coler & Co., 32 Nassau St.
" ..... "	PECKHAM, WARNER & STRONG, 111 Broadway. Refer to First National Bank, Chicago, Ill.
▲New York City*•† N. Y'k (*Continued.*)	REED, SIMPSON, THACHER & BARNUM, 10 Wall St. Attorneys for the Chase National Bank.
" ..... "	SETH B. ROBINSON, 203 Broadway. Refers to Chase National Bank. Attorney for Merchants Exchange National Bank.
Niagara Falls*•†. Niagara	DUDLEY, GRAY & HIGHLAND
Nineveh*•† ..... Broome	See Deposit.
North Collins*•†.....Erie	E. R. Sherman.
North Granville* Wash'n	Samuel Thomas.
Northport*•†..... Suffolk	C. B. Partridge.
N. Tonawanda*† .Niagara	WARNER & LINDSAY.
Northville*•†.....Fulton	Lee S. Anibal.
▲Norwich*•† .....Chenango	GEO. W. RAY.
Norwood*•†. St. Lawrence	Willis J. Fletcher.
Nunda*•†.....Livingston	E. C. Olney.
Nyack*•† .....Rockland	See Haverstraw.
Oakfield*•†.....Genesee	B. F. Hawes.
Ogdensburg*•†St. L'w'nce	MALBY & LUCEY.
Olean*•† .....Cattaraugus	FRED L. EATON.
Oneida*•† .....Madison	H. W. COLEY.
Oneonta*•† .....Otsego	George M. Bristol.
▲Oswego*•†.....Oswego	COON & BENTLEY.
▲Ovid*•†.....Seneca	Benjamin Franklin
▲Owego*•†.....Tioga	CLARK & TRUMAN.
Oxford*•† ..... Chenango	W. H. Hyde.
Oyster Bay*•†.....Nassau	Herbert L. Fordham.
Painted Post*•†..Steuben	See Corning.
Palmyra*•† .....Wayne	H. R. DURFEE.
Parish*•† .....Oswego	H. D. Nutting.
Patchogue*•† .....Suffolk	Walter H. Jaycox.
Pawling*•†.....Dutchess	W. Downing.
Peekskill*•† Westchester	LENT & HERRICK.
▲Penn Yan*•†.....Yates	JOHN T. KNOX.
Perry*•†.....Wyoming	Morris A. Lovejoy.
Phelps*•† .....Ontario	Samuel S. Partridge.
Philadelphia*•†. Jefferson	J. F. Larue.
Phœnix*•†.....Oswego	A. J. BROWN.
Pike*.....Wyoming	G. S. Van Gorder.
Pine Plains*•† ...Dutchess	Frank Eno
▲Plattsburg*•† .....Clinton	JOHN B. RILEY.
Poland*•† .....Herkimer	Milton Howe.
Port Chester*•†W'stch't'r	JEROME A. PECK.
Port Henry*•†.....Essex	Rowe & Pyrke.
Port Jefferson*•†. Suffolk	Thomas J Ritch, Jr.
Port Jervis*•† ....Orange	C. E. CUDDEBACK.
Potsdam*•†. St. Lawrence	A. X. PARKER.
▲Poughkeepsie*•†Dutchess	BENJ. M. FOWLER.
Prattsburg*• .....Steuben	James Flaherty.
Pulaski*•†.....Oswego	S. C. HUNTINGTON.
Randolph*•†. Cattaraugus	Crowley & Terry.
Redcreek*•†.....Wayne	C. O. Peterson.
Red Hook*•†....Dutchess	J. W. Elseffer.
Rensselaer*•...Rensselaer	See Troy.
Rhinebeck*† ....Dutchess	A. Lee Wager.
Richfield Springs*•†O'ego	J. D. Reed.
▲Richmond*† ...Richmond	See New York City.
Richmondville*•†..Sch'rie	E. A. Dox.
Ripley*•† ....Chautauqua	See Jamestown.
▲Riverhead*•† .....Suffolk	ERNEST W. TOOKER.
▲Rochester*•† .....Monroe	ELBRIDGE L. ADAMS. Refers to Bank of Monroe; Trust and Safe Deposit Co.; Central Bank, and Monroe Co. Sav. Bank.
" ..... "	HENRY G. DANFORTH. Refers to The Mutual Life Ins. of N.Y.; Powers Bank and Union Bank, Rochester.
Rockville Center*•† Nas'u	John Lyon.
Rome*•†.....Oneida	McMAHON & MASON.
Rondout*•† .....Ulster	JOHN G. VAN ETTEN.
Roslyn*•† .....Nassau	Eastman & Eastman.
Rushford*†.....Allegany	R. B. Lanning.
Sag Harbor*•† ....Suffolk	George C. Raynor.
Salamanca*•†Catt'raugus	ANSLEY & SPENCER.
Salem*•† .....Washington	Fred Fraser.
Sandycreek*• ....Oswego	U. Bartlett.
Sandybill*•†.....Wash'ton	D. J. Sullivan.
Saranac Lake*•† Franklin	A. R. BOTSFORD.
Saratoga Spr'ga*•Sarat'ga	C. S. & C. C. LESTER.
Saugerties*•† .....Ulster	EGBERT WHITAKER.
Sayville*•†..... Suffolk	See Patchogue.
▲Schenectady*•† .Sc'n't'dy	EVERETT SMITH.
Schenevus*•†.....Otsego	Graham & Baldwin.
▲Schoharie*•†...Schoharie	C. W. Hinman.
Schuylerville*•†. Saratoga	W. E. Bennett.
Scio*•†.....Allegany	See Wellsville.
Seneca Falls*•†....Seneca	HAMMOND & HAMMOND.
Sherburne*•†...Chenango	Charles A. Fuller.
Sherman*•† ..Chautauqua	See Jamestown.
Shortsville*•† ....Ontario	W. C. Ellis.
Sidney*•† .....Delaware	WILLIAM THORP.
Silver Creek*•†. Ch'ta'qua	C. C. Babcock.
Sinclairville*•†. Ch'ta'qua	O. Edson.
Sing Sing*•†. Westchester	SAMUEL WATSON.
Skaneateles*•†. Onondaga	C. R. Milford.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Sodus*•† ..... Wayne	B. C. Reede.
Southampton*•†.. Suffolk	Henry H. Chatfield.
Southold*•† ..... Suffolk	Albert C. Case.
Spencer*•† ..... Tioga	C. O. Scaburg.
Springville*•† ..... Erie	E. A. Scott.
Stamford*•† .... Delaware	C. L. Andrus.
Stapleton*† .... Richmond	JOHN WIDDECOMBE.
St. Johnsville*•† Mtg'm'ry	Charles A. Stone.
Stockton* .... Chautauqua	See Dunkirk.
Suspension Br'ge*•† N'g'a	See Niagara Falls.
▲Syracuse*•† .... Onondaga	WILSON, COBB & RYAN. Refer to Merchants National Bk.
Tarrytown*•† Westchest'r	H. C. GRIFFIN.
Theresa*•† ..... Jefferson	C. A. Van Allen.
Ticonderoga*•† ..... Essex	See Port Henry
Tonawanda*•† ..... Erie	Harrington & Premus.
▲Troy*•† ..... Rensselaer	DAVENPORT & HOLLISTER. Attorneys for Mutual National Bank.
" ..... "	CHARLES I. WEBSTER. Commercial litigation and collections a specialty.
Trumansburg*•† .Tom'k's	J. A. Milne.
Truxton*† ..... Cortland	A. L. Kenney.
Unadilla*•† ..... Otsego	See Oneonta.
Union Springs*•†. Cayuga	Arthur M. Seekel.
▲Utica*•† ..... Oneida	CHARLES G. IRISH. Attorney for First National Bank.
" ..... "	MILLER, FINCKE & BRANDEGEE. Attorneys for the Oneida National, Second National, and the Savings Bank of Utica.
" ..... "	RISLEY & LOVE. Attorneys for Fidelity & Deposit Co. of Maryland. Reference: Any bank in Utica.
Vernon*•† ..... Oneida	S. S. Judson.
Victor*•† ..... Ontario	Ellis A. Griffith.
Walden*•† ..... Orange	A. S. Embler.
Walton*•† ..... Delaware	Fancher & White.
Wappinger's F'lls*•† Duc's	George Wood.
Warrensburg*•† .. Warren	L. E. REOUX.
▲Warsaw*•† ..... Wyoming	BOTSFORD & BOTSFORD.
Warwick*•† ..... Orange	F. V. Sanford.
Waterford*•† ..... Saratoga	F. A. Martin.
▲Waterloo*•† ..... Seneca	FREDERICK L. MANNING.
▲Watertown*•† .. Jefferson	HARVEY W. STEELE.
Waterville*•† ..... Oneida	L. P. Fuess.
Watervliet ..... Albany	See Troy.
▲Watkins*•† ..... Schuyler	CHARLES M. WOODWARD.
Waverly*•† ..... Tioga	F. E. HAWKES.
Wayland*•† ..... Steuben	Clark & Pratt.
Weedsport*•† ..... Cayuga	A. W. Shurtleff.
Wellsville*•† .... Allegany	CHURCH & CHURCH.
Westchester*•† W'chester	See New Rochelle.
Westfield*•† . Chautauqua	H. C. Kingsbury.
W. New Brighton*†. R'c'd	DE GROOT, RAWSON & STAFFORD.
West Troy*† ..... Albany	See Troy.
West Winfield*•† H'kimer	M. M. Crandall.
Whitehall*•†. Washington	A. D. BARTHOLOMEW.
▲White Plains*•† W'chester	ROBERT E. FARLEY.
Williamson*•† ..... Wayne	Jacob Brower.
Wolcott*•† ..... Wayne	E. H. Kellogg.
Woodhaven*•† .... Queens	Wm. F. Wykoff.
Worcester*•† ..... Otsego	Rounes & Waterman.
Yonkers*•† .. Westchester	R. E. & A. J. PRIME.

NORTH CAROLINA.

Town and County.	Name.
▲Albemarle*•† ..... Stanly	J. M. Brown.
Ansonville ..... Anson	See Wadesboro.
▲Ashboro*•† ..... Randolph	WILLIAM C. HAMMER.
▲Asheville*•† ... Buncombe	CHARLES A. MOORE.
Aurora* ..... Beaufort	See Washington.
▲Bakersville*•† ..... Mitchell	J. H. Greene.
▲Bayboro* ..... Pamlico	See Newbern.
▲Beaufort*† ..... Carteret	C. R. THOMAS.
▲Boone* ..... Watauga	E. S. Caffey.
▲Brevard* .... Transylvania	W. B. Duckworth.
▲Bryson City*•† ..... Swain	Bryson & Black.
▲Burgaw*•† ..... Pender	R. G. Grady.
Burlington*•† .. Alamance	Charles E. McClean.
▲Burnsville* ..... Yancey	McElroy & Moore.
▲Camden* ..... Camden	C. M. Ferebee.
▲Carthage*•† ..... Moore	F. W. J. ADAMS.
Chapel Hill*•† .... Orange	T. H. Long.
▲Charlotte*•† Mecklenberg	CLARKSON & DULS. Refer to First National Bank.
Clayton*•† ..... Johnston	See Raleigh.
▲Clinton*•† ..... Sampson	Lee & Butler.
▲Columbia* ..... Tyrrell	T. H. Woodley.
▲Columbus* ..... Polk	See Hendersonville.
▲Concord*•† ..... Cabarrus	MONTGOMERY & CROWELL.
▲Currituck† .... Currituck	W. R. Gordon.
▲Dallas*•† ..... Gaston	O. F. Mason.
▲Danbury* ..... Stokes	A. H. Joyce.
▲Dobson* ..... Surry	T. W. Folger.
Dunn*•† ..... Harnett	J. C. Clifford.
▲Durham*•† ..... Durham	BOONE & BRYANT.
▲Edenton*•† ..... Chowan	Pruden & Pruden.
▲Elizabeth City*•†. Pasqu'k	E. F. LAMB.
▲Elizabethtown*†.. Bladen	R. S. White.
Elm City*•† ..... Wilson	See Wilson.
Enfield*•† ..... Halifax	David Bell.
▲Fayetteville*•† .. Cumb'd	J. C. & S. H. MACRAE.
▲Franklin* ..... Macon	Jones & Johnson.
Gastonia*•† ..... Gaston	A. G. Manguin.
▲Gatesville* ..... Gates	L. L. Smith.
▲Goldsboro*•† ..... Wayne	ALLEN & DORTCH.
▲Graham*•† ..... Alamance	E. S. Parker.
▲Greensboro*•† .. Guilford	A. M. SCALES.
▲Greenville*•† ..... Pitt	Jarvis & Blow.
▲Halifax*•† ..... Halifax	Thomas H. Hill.
▲Hayesville* ..... Clay	M. R. Kimsey.
▲Henderson*•† ..... Vance	T. T. HICKS.
▲Hendersonville*•† Hend'n	W. A. Smith.
▲Hertford*•†.. Perquimans	See Edenton.
Hickory*•† ..... Catawba	Thomas M. Hufham.
High Point*•†... Guilford	E. D. STEELE.
▲Hillsboro*•† ..... Orange	John W. Graham.
▲Jackson* ... Northampton	R. B. Peebles.
▲Jacksonville*•†... Onslow	Frank Thompson.
▲Jefferson* ..... Ashe	J. W. Todd.
Jonesboro*•† ..... Moore	W. E. Murchison.
▲Kenansville* ..... Duplin	H. R. Koonegay.
Kings Mountain*•† Clev'd	See Gastonia.
▲Kinston*•† ..... Lenoir	W. D. POLLOCK.
La Grange*•† ..... Lenoir	H. B. Parker.
Laurinburg*•†. Richmond	Maxcy L. John.
Leaksville*•† Rockingham	See Reidsville.
▲Lenoir*•† ..... Caldwell	Edmund Jones.
▲Lexington*•†... Davidson	F. C. ROBBINS.
▲Lillington ..... Harnett	O. J. Spears.
▲Lincolnton*•† ... Lincoln	A. L. Quickel.
Littleton*•† ..... Halifax	S. G. Daniel.
▲Louisburg*•† .... Franklin	T. W. Beckett.
▲Lumberton*•†... Robeson	McLean & McLean.
Madison*•†. Rockingham	C. O. McMichael.
▲Manteo* ..... Dare	J. M. Gray.
Marion*•† ..... McDowell	E. J. Justin.
▲Marshall*•† ..... Madison	J. A. Hendrick.
Milton*•† ..... Caswell	L. M. Warlick.
▲Mocksville*•† ..... Davie	E. L. Gaither.
▲Monroe*•† ..... Union	R. R. Redwine.
▲Morganton*•† ..... Burke	Avery & Erwin.
Mountainy*•† ..... Surry	Carter & Lewellyn.
▲Murphy*•† ..... Cherokee	R. L. Cooper.
▲Nashville*† ..... Nash	R. A. P. Cooley.
▲Newbern*•† ..... Craven	O. H. GUION.
▲Newton*•† ..... Catawba	W. B. Gaither.
No. Wilkesboro*†. Wilkes	See Wilkesboro.
▲Oxford*•† ..... Granville	HICKS & MINOR.
Pilotmountain*•† ... Surry	Holcomb & McGuffin.
▲Pittsboro*•† ..... Chatham	H. A. London.
▲Plymouth*•†. Washington	H. S. Ward.
¶▲Raleigh*•† ..... Wake	A. B. ANDREWS, JR. Local counsel for Southern Railway Co. Refers to Citizens Nat. Bk.
" ..... "	JOHN W. HINSDALE, 31 years at the bar. References: The H. K. Claflin Co., R. G. Dun & Co., New York; any bank, or judge, or State officer in N. C.
Reidsville*•† Rockingham	JOHNSTON & JOHNSTON.
▲Robbinsville* .... Graham	T. A. Morphew.
▲Rockingham*•† Richmond	A. S. DOCKLY.
Rocky Mount*•† Edg'mbe	WOODARD & THORP.
▲Roxboro*•† ..... Person	MERRITT & CARLTON.
▲Rutherfordton*•† Ruth'fd	S. Gallert.
Salem*•† ..... Forsyth	See Winston-Salem
▲Salisbury*•† ..... Rowan	L. H. CLEMENT.
Sanford*•† ..... Moore	A. L. McNeill.
Scotland Neck*•†. Halifax	Claud Kitchen.
▲Shelby*•† ..... Cleveland	Webb & Webb.
▲Smithfield*•†... Johnston	E. W. Pou.
▲Snowhill* ..... Greene	L. V. Morrill.
Southern Pines*•†. Moore	J. McN. Johnson.
▲Southport*†... Brunswick	See Wilmington.
▲Sparta* ..... Alleghany	R. A. Doughton.
Spring Hope*•† ..... Nash	See Nashville.
▲Statesville*•† ..... Iredell	ARMFIELD & TURNER.
▲Swanquarter ..... Hyde	S. S. Mann.
▲Tarboro*•†... Edgecombe	G. M. T. Fountain.
▲Taylorsville*•† Alexander	A. C. McIntosh.
Thomasville*•†. Davidson	See Lexington.
▲Trenton* ..... Jones	See Jacksonville.
▲Troy*•† ..... Montgomery	See Ashboro.
▲Wadesboro*•† ..... Anson	Bennett & Bennett.
▲Warrenton*† ..... Warren	H. A. Bond.
▲Washington*•†.. Beaufort	JOHN H. SMALL.
Waxhaw*•† ..... Union	R. L. Stevens.
▲Waynesville*•† Haywood	Ferguson & Ferguson.
▲Webster* ..... Jackson	Walter E. Moore.
Weldon*•† ..... Halifax	Mullen & Daniel.
▲Wentworth* Rockingham	See Reidsville.
▲Whiteville*•†.. Columbus	Wishart & Frazier.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲Wilkesboro*† .... Wilkes	T. B. FINLEY.
▲Williamston*† .... Martin	Wheeler Martin.
▲Wilmington*† No. Han'er	BELLAMY & PESCHAU. Attorneys for Atlantic Nat. Bank.
▲Wilson*† ..... Wilson	S. G. NEWBORN.
▲Windsor* ..... Bertie	F. D. Winston.
Winston-Salem*† Forsyth	EUGENE E. GRAY.
▲Winton*† ..... Hertford	George Cowper.
▲Yadkinville ..... Yadkin	Holton & Reece.
▲Yanceyville* ..... Caswell	Johnson & Johnson.
Youngsville*† . Franklin	See Raleigh.

NORTH DAKOTA.

Abercrombie*† Richland	E. A. Munger.
Anamoose ..... McHenry	See Towner.
Aneta*† ..... Nelson	See Lakota.
Ardoch*† ..... Walsh	See Minto.
▲Ashley* ..... McIntosh	A. W. Clyde.
Bathgate*† ..... Pembina	W. J. Burke.
Bisbee ..... Towner	See Cando.
¶Bismarck*† ... Burleigh	ALLEN & COCHRANE.
▲Bottineau*† ... Bottineau	A. G. BURR.
Bowbells*† .. .. Ward	See Towner.
Bowdon ..... Wells	See Harvey.
Braddock* ..... Emmons	See Williamsport.
Buffalo*† ..... Cass	See Fargo.
Buxton*† ..... Traill	See Hillsboro.
Caledonia* ..... Traill	See Hillsboro.
▲Cando*† ..... Towner	FRANK D. DAVIS.
▲Carrington*† ..... Foster	R. A. BILL.
Casselton*† ..... Cass	See Fargo.
Cavalier*† ..... Pembina	See St. Thomas.
Christine*† .... Richland	See Wahpeton.
Church's Ferry*† Ramsey	See Devil's Lake.
Clifford*† ..... Traill	See Mayville.
Conway*† ..... Walsh	See Grafton.
▲Cooperstown*† .. Griggs	DAVID BARTLETT.
Courtenay*† ... Stutsman	J. C. Parks.
Crary*† ..... Ramsey	Edgar Anderson.
Crystal*† ..... Pembina	See St. Thomas.
Cumings*† ..... Traill	See Hillsboro.
Davenport*† ..... Cass	See Fargo.
Dazey*† ..... Barnes	See Valley City.
Delamere ..... Sargent	See Milnor.
▲Devil's Lake*† ... Ramsey	MAGLONE & MIDDAUGH.
▲Dickinson*† ..... Stark	CAMPBELL & FIELD.
Drayton*† ..... Pembina	Robert Ferguson.
Dresden ..... Cavalier	See Langdon.
Edgeley*† ..... La Moure	C. W. Fellows.
Edinburg*† ..... Walsh	See Park River.
▲Ellendale*† ..... Dickey	JAMES M. AUSTIN.
Emerado*† . Grand Forks	See Grand Forks.
Enderlin*† ..... Ransom	Fred Underwood.
Fairmount*† ... Richland	Charles A. Tuttle.
▲Fargo*† ..... Cass	NEWMAN, SPALDING & STAMBAUGH. Attorneys for First Nat. Bk. & Merchants State Bk.
▲Fessenden*† ..... Wells	M. E. Wilson.
Fingal*† ..... Barnes	Thomas Casey.
Finley*† ..... Steele	F. W. Ames.
Forest River*† .... Walsh	See Grafton.
▲Forman*† ..... Sargent	BISHOP, GRONER & McKENZIE.
Gilby*† .... Grand Forks	See Grand Forks.
Glenullin* ..... Morton	See Dickinson.
▲Grafton*† ..... Walsh	PHELPS & PHELPS.
▲Grand Forks*† Gr'd F'ks	GEORGE A. BANGS. Attorney for the city of Grand Forks. Refers to any bank in Grand Forks
" ..... "	COCHRANE & CORLISS. Refer to the Union Nat. Bank.
Grandin*† ..... Cass	See Fargo.
Hamilton*† .... Pembina	See St. Thomas.
Hankinson*† ... Richland	J. B. Taylor.
Hannah*† ..... Cavalier	C. B. McMillan.
Harvey*† ..... Wells	OTTO GRETHEN.
Hatton*† ..... Traill	See Hillsboro.
Hebron*† ..... Morton	See Mandan.
▲Hillsboro*† ..... Traill	CARMODY & LESLIE.
Hope*† ..... Steele	C. S. SHIPPY.
Hunter*† ..... Cass	See Fargo.
Inkster*† ... Grand Forks	See Grand Forks.
▲Jamestown*† . Stutsman	S. E. ELLSWORTH.
Kenmare*† ..... Ward	See Minot.
Kindred*† ..... Cass	See Fargo.
Kulm*† ..... Lamoure	J. B. Sharpe.
▲Lakota*† ..... Nelson	F. A. KELLEY.
▲Lamoure*† .... Lamoure	R. W. S. Blackwell.
▲Langdon*† ..... Cavalier	GEORGE M. PRICE.
Larimore*† . Grand Forks	J. D. Campbell.
Leeds*† ..... Benson	E. Berglund.
Lidgerwood*† .. Richland	A. L. Parsons.
Linton* ..... Emmons	See Williamsport.
▲Lisbon*† ..... Ransom	H. DOHERTY.
▲Mandan*† ..... Morton	E. C. Rice.
Mayville*† ..... Traill	F. W. Ames.
▲Medora*† ..... Billings	See Dickinson.

Town and County.	Name.
Michigan* ..... Nelson	W. H. Smith.
Milnor*† ..... Sargent	O. S. Senn.
Milton*† ..... Cavalier	Thompson & Gibson.
▲Minnewaukon*† . Benson	O. D. Comstock.
Minot*† ..... Ward	James Johnson.
Minto*† ..... Walsh	H. C. DePUY.
Monango*† ..... Dickey	See Ellendale.
▲Napoleon* ..... Logan	See Kulm.
Neche*† ..... Pembina	See Bathgate.
▲New Rockford*† ... Eddy	MADDUX & HAMBECHT.
New Salem* ..... Morton	See Mandan.
Northwood*† Grand F'ks	M. G. MEYER.
Oakes*† ..... Dickey	George H. Fay.
Omemee*● ..... Bottineau	See Towner.
Osnabrock*† ... Cavalier	See Milton.
Page*† ..... Cass	See Fargo.
Park River*† ..... Walsh	G. W. Young.
▲Pembina*† ..... Pembina	W. J. Kneeshaw.
Portland*† ..... Traill	G. A. White.
Reynolds*† . Grand Forks	See Grand Forks.
▲Rolla*† ..... Rolette	John Burke.
▲Rugby*† ..... Pierce	B. L. SHUMAN.
▲Sanger ..... Oliver	See Bismarck.
Sheldon*† ..... Ransom	C. A. Gram.
▲Sherbrooke* ..... Steele	George Murray.
Sheyenne*† ..... Eddy	See Rockford.
▲Stanton ..... Mercer	See Mandan.
▲Steele*† ..... Kidder	See Bismarck.
St. Thomas*† ... Pembina	G. S. Hager.
Thompson*† Grand F'rks	See Grand Forks.
Tower City*† ..... Cass	See Fargo.
▲Towner*† ..... McHenry	GEORGE W. POAGUE.
▲Valley City*† ... Barnes	LOCKERBY & WHITE.
▲Wahpeton*† .... Richland	F. B. LAMBERT.
Walhalla*● ..... Pembina	T. D. Stack.
▲Washburn* ..... McLean	E. A. Lamb.
Wheatland*† ..... Cass	See Fargo.
▲Williamsport* .. Emmons	H. A. Armstrong.
▲Williston*† ..... Williams	R. H. Copeland.
Willow City*† . Bottineau	See Towner
Wimbledon*† .... Barnes	See Valley City.
Wishek* ..... McIntosh	Wishek & Guy.
Wyndmere*† .... Richland	See Milnor.

OHIO.

Ada*† ..... Hardin	Clark, Axline & Fess.
▲Akron*† ..... Summit	OTIS & OTIS. Refer to any bank in Akron.
Alliance*† ..... Stark	J. W. CRANE.
Andover*† .... Ashtabula	F. J. Bishop.
Ansonia*† ..... Darke	See Greenville.
Antioch* ..... Monroe	See Woodsfield.
Antwerp*† ..... Paulding	M. A. WERT.
▲Arcanum*† ..... Darke	J. B. Mundhuck.
Archbold*† ..... Fulton	August Ruhlley.
Arlington*† .... Hancock	See Dunkirk.
▲Ashland*† ..... Ashland	CAMPBELL & SEMPLE.
Ashley*† ..... Delaware	See Delaware.
Ashtabula*† ... Ashtabula	HOYT & MUNSELL.
Ashtabula Har.† Ash'bula	See Ashtabula.
Ashville*† ..... Pickaway	G. W. Morrison.
▲Athens*† ..... Athens	GROSVENOR, JONES & WORSTELL.
Attica*† ..... Seneca	Lester Sutton.
Bainbridge*† ..... Ross	J. G. Whitaker.
Barberton*† ..... Summit	CHARLES AMMERMAN.
Barnesville*† ... Belmont	C. J. Howard.
Basil*† ..... Fairfield	E. F. Holland.
▲Batavia*† ..... Clermont	Frazier & Hicks.
Beach City*† ..... Stark	See Alliance.
Bedford*† .... Cuyahoga	See Cleveland.
Bellaire*† ..... Belmont	J. A. GALLAHER.
Belle Centre*† .... Logan	See Bellefontaine.
▲Bellefontaine*† ... Logan	A. JAY MILLER.
Bellevue*† .... Sandusky	J. B. Miller.
Bellville*● ..... Richland	Andrew Stevenson.
Belmont*† ..... Belmont	See St. Clairsville.
Berea*† ..... Cuyahoga	G. A. HUBBARD.
Bergholz*● ..... Jefferson	John J. Watson.
Berlin Heights*† .... Erie	F. E. Conner, Jr.
Beverly*† .... Washington	J. C. Preston.
Blanchester*† ..... Clinton	P. SAVAGE.
Bloomdale*† ..... Wood	E. D. Bloom.
Bloomingburg*† Fayette	Humphrey Jones.
Bloomville*† ..... Seneca	J. R. Wilson.
Bluffton*† ..... Allen	A. J. Owens.
Botkins*† ..... Shelby	See Sidney.
Bowersville* ..... Greene	C. S. Perkins.
▲Bowling Green*† .. Wood	GUY C. NEARING.
Bradford*† ..... Miami	W. Vermillion.
Brady*† ..... Wood	See Bowling Green.
Bremen*† ..... Fairfield	J. F. THOMPSON.
Bridgeport*† ... Belmont	Driggs & Heinlein.
Brooklyn*† .... Cuyahoga	See Cleveland.
▲Brookville*† Montg'mery	See Miamisburg.
▲Bryan*† ..... Williams	M. M. BOOTHMAN.
▲Bucyrus*† ..... Crawford	HORACE HOLBROOK.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Burton*† .....Geauga	George W. Jacques.
Butler*†.....Richland	W. W. Scott
▲Cadiz*† .....Harrison	D. A. HOLLINGSWORTH.
▲Caldwell*†.....Noble	W. C. Okey.
Caledonia*†..... Marion	See Marion.
▲Cambridge*†.. Guernsey	J. H. MACKEY.
Camden*†.....Preble	F. G. Shuey.
Canal Dover*† Tus'rawas	J. A. HOSTETLER.
Canal Fulton*†.....Stark	A. J. Kittinger.
Canal Winchester*† Fr'n	W. H. Lane.
Canfield*†..... Mahoning	See Youngstown.
▲Canton*†..... Stark	JOHN H. SPONSELLER.
Cardington*†....Morrow	W. P. Vaughan.
Carey*† ..... Wyandot	H. G. Chambers.
▲Carrollton*† .....Carroll	FIMPLE & McDONALD.
Cedarville*†.....Greene	Robert Hood.
▲Celina*† .....Mercer	CHARLES S. YOUNGER.
Centerburg*†.....Knox	W. O. Bowers.
Chagrin Falls*† Cuy'oga	E. P. Wilmot.
▲Chardon*† .....Geauga	METCALFE & KING.
Chicago* ..... Huron	William G. Burwell.
▲Chillicothe*†.....Ross	SEYMOUR CUNNINGHAM.
▲Cincinnati*† ...Hamilton	L. C. BLACK, St. Paul Bldg. Refers to National Lafayette Bank, or to any bank in Cincinnati.
" ..... "	WM. E. BROOKS, Carlisle Bldg. References given on application. Long distance telephone.
" ..... "	ERNST & CASSATT, 1st Nat. Bk. Bldg. Reference: Third National Bank.
" ..... "	ERNST & STEINBERG. References: Equitable National Bk., and S. Kuhn & Sons.
" ..... "	FURBER & JACKSON, Carlisle Bldg. Refer to Merchants National Bank.
" ..... "	CHARLES J. HUNT, Allen Bldg. References: Second Nat. Bank.
" ..... "	LITTLEFORD, MORRIS & BALLARD, Johnston Bldg. Refer to the Market National and the Third National banks.
" ..... "	C. J. McDIARMID, Blymyer Bldg. Member Beta Theta Pi and Phi Delta Phi. Refers to Fourth National Bank.
" ..... "	WILLIAM C. PEIRCE, Wiggins Block. References: George M. Verity, Vice-President and Manager of the American Steel Roofing Co., and the National Lafayette Bank.
" ..... "	SMITH & KUHN, 519 Main St. References—In New York: A. Donaldson, Treasurer and Third Vice-President of the Erie Railroad. In Cincinnati: Fourth, Second, and Equitable National banks.
" ..... "	SWING, CUSHING & MORSE, Carew Bldg. Refer to Atlas National Bank, and Union Savings Bank & Trust Co.
▲Circleville*† .. Pickaway	JOHN SCHLEYER.
Clarksville*†.....Clinton	See Wilmington.
▲Cleveland*† ...Cuyahoga	BREWER, COOK & McGOWAN, Williamson Bldg. Attorneys for State National Bank, Euclid Ave. National Bank and United Banking & Savings Co.
" ..... "	LOUIS J. GROSSMAN, 204-208 Society for Savings Bldg. Refers to Cleveland Nat. Bk., Dime Sav. Bk., and Society for Savings.
" ..... "	M. B. & H. H. JOHNSON, 1009 American Trust Bldg. Attorneys for The American Trust Co.; Cuyahoga Savings and Banking Co.
" ..... "	SQUIRE, SANDERS & DEMPSEY, Perry-Payne Building. Attorneys for National Bank of Commerce, the Savings & Trust Co., Union National Bank, Commercial National Bank, and Wick Banking and Trust Co.
" ..... "	A. A. STEARNS, Society for Savings Bldg. Refers to State National Bank.
" ..... "	WHITE, JOHNSON, McCASLIN & CANNON, 1416 to 1421 Williamson Bldg. Attorneys for the Citizens Savings and Loan Association and The Hough Ave. Savings and Banking Co.
Clyde*† .....Sandusky	FINCH & DEWEY.
College Corner*† .Butler	John R. Mitchell.
Collinwood*† . Cuyahoga	F. B. Garrett.
Columbiana*† . Col'biana	Ezra B. Bye.
" ..... "	F. F. D. ALBERY, Hayden Bldg. Attorney for Commercial National Bank.
¶▲Columbus*†....Franklin	ALBERY & DILLON, 119½ So. High St. Refer to Ohio Nat. Bk. and Commercial Nat. Bk.
" ..... "	ARNOLD, MORTON & IRVINE, Spohr Bldg. Corporation and Commercial Law. General Practice.
" ..... "	J. E. SATER, 100 N. High St. Attorney for Citizens Sav. Bk.
Columbus Grove*†Put'm	Guy B. Killen.
Conneaut*†....Ashtabula	M. R. Smith.
Continental*†....Putnam	J. C. Madden.
Convoy*†..... Van Wert	See Van Wert.
Corning*†.....Perry	T. M. Potter.
Cortland*†.....Trumbull	John J. Sullivan.
▲Coshocton*†..Coshocton	POMERENE & POMERENE.
Covington*†.....Miami	W. H. Nill.
Crestline*†....Crawford	R. W. MILLER.
Creston*†..... Wayne	Price Russell.
Croton*†.....Licking	See Centerburg.
Cumberland*†.Guernsey	Joseph Purkey.
Cuyahoga Falls*†Summit	ORLANDO WILCOX.
Cygnet*†..... Wood	See Bowling Green.
Danville*†.....Knox	Clinton M. Rice.
▲Dayton*†...Montgomery	GOTTSCHALL, CRAWFORD & LAMBERT.
▲Defiance*† ..... Defiance	SUTPHEN & SUTPHEN.
De Graff*†.....Logan	Huston & Curl.
▲Delaware*†....Delaware	W. A. HALL.
Delphos*†.....Allen	B. J. BROTHERTON.
Delta*†..... Fulton	M. B. Cottrell.
Dennison*†..Tuscarawas	A. W. Elson.
Deshler*†.....Henry	D. D. Donovan.
Doylestown*†.....Wayne	James B. Meech.
Dresden*†.. Muskingum	S. B. Darnen.
Dunkirk*†.....Hardin	G. B. Dewitt.
Dyson .....Guernsey	See Pleasant City.
East Liberty*.....Logan	See De Graff.
East Liverpool*†.Col'bia	WILLIAM H. VODREY.
East Palestine*†..Col'bia	John H. Logan.
▲Eaton*†..... Preble	J. A. Gilmore.
Eckmansville.....Adams	See West Union.
Edgerton*†.....Williams	See Bryan.
Edon*† .....Williams	See Montpelier.
Eldorado*† .....Preble	See Waverly.
Elmore*†.....Ottawa	George W. Keightley.
▲Elyria*†.....Lorain	E. G. JOHNSON.
Euclid*†.....Cuyahoga	See Cleveland.
Fayette*†..... Fulton	See Wauseon.
Felicity*.....Clermont	J. N. Altman.
▲Findlay*†.....Hancock	M. C. SHAFER.
Flushing*†.....Belmont	A. M. Brown.
Forest*†.....Hardin	Russell Price.
Fort Recovery*†.Mercer	John Hunter.
Fostoria*†..... Seneca	C. L. GUERNSEY.
Frankfort*†..... Ross	See Chillicothe.
Franklin*†..... Warren	P. H. Rue.
Fredericktown*†...Knox	See Mount Vernon.
Freeport*†.....Harrison	B. W. Rowland.
▲Fremont*†.....Sandusky	JAMES H. FOWLER.
Gallon*†.....Crawford	R. W. Johnston.
▲Gallipolis*†.....Gallia	HOLLIS C. JOHNSTON.
Gambier*†.....Knox	See Mount Vernon.
Garrettsville*†...Portage	R. S. Webb.
Geneva*†.....Ashtabula	R. C. Ewing.
▲Georgetown*† ... Brown	JOHN P. BIEHN.
Germantown*†.M'tg'ery	L. S. Culkmore.
Gibsonburg*†. Sandusky	J. L. Hart.
Girard*†.....Trumbull	R. W. Deemer.
Glenville*†.....Cuyahoga	See Cleveland.
Glouster*†.....Athens	A. A. Amos & Bro.
Grafton*†.....Lorain	See Elyria.
Granville*†.....Licking	E. J. Dorsey.
Greenfield*†....Highland	DICKEY & HEISKELL.
Greenspring*†.....Seneca	C. S. Burton.
▲Greenville*†.....Darke	ANDERSON & BOWMAN.
Greenwich*†.....Huron	T. K. Strimple.
Groverhill*†... Paulding	R. W. Pickering.
▲Hamilton*† .....Butler	MOREY, ANDREWS & MOREY. Refer to First National Bank.
Harpster*†.....Wyandot	See Upper Sandusky.
Harrison*†.....Hamilton	JAMES A. GRAFT.
Harveysburg*†...Warren	See Lebanon.
Hicksville*†.....Defiance	L. E. Griffin.
Highland*†.....Highland	See Leesburg.
▲Hillsboro*†.....Highland	STEELE & SAMS.
Holgate*†.....Henry	E. F. Thompson.
Hubbard*†.....Trumbull	Milton B. Leslie.
Hudson*†..... Summit	H. B. Foster.
Huron*†.....Erie	C. M. Ray.
▲Ironton*†.....Lawrence	COHN & THOMPSON.
▲Jackson*†..... Jackson	E. C. POWELL.
Jackson Center*† Shelby	H. W. Robinson.
Jamestown*†.....Greene	W. A. Paxson.
▲Jefferson*†....Ashtabula	BABCOCK & TAYLOR.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Jeffersonville*† . Fayette	E. L. Bush.
Jewett*† ..... Harrison	See Cadiz.
Johnstown*† .... Licking	G. W. Lewis.
Kalida* ..... Putnam	See Columbus Grove.
Kent*† ..... Portage	W. G. McCASLIN.
▲Kenton*† ..... Hardin	ELMER G. DERR.
Kingston*† ..... Ross	See Chillicothe.
Kinsman*† ..... Trumbull	J. W. Roberts.
Lagrange*† ..... Lorain	See Wellington.
▲Lancaster*† .... Fairfield	G. E. MARTIN.
Larue*† ..... Marion	See Marion.
▲Lebanon*† ..... Warren	W. F. ELTZROTH.
Leesburg*† .... Highland	George T. Hardy.
Leetonia*† .. Columbiana	C. D. Dickinson.
Leipsic*† ..... Putnam	Jacob Werner.
Lewisburg*† ..... Preble	See Eaton.
Lexington*† .... Richland	See Mansfield.
Liberty Center*† . Henry	See Napoleon.
Lima*† ..... Allen	CABLE & PARMENTER.
▲Lisbon*† .... Columbiana	J. R. MARTIN.
Lockland*† .... Hamilton	Thompson & Gorman.
Lodi*† ..... Medina	See Creston.
▲Logan*† ..... Hocking	Seth Weldy.
▲London*† ..... Madison	Durflinger & Emery.
Lorain*† ..... Lorain	FRANK COLEMAN.
Loramie* ..... Shelby	See St. Mary.
Loudonville*† .. Ashland	W. J. Weirick.
Louisville*† ..... Stark	W. S. Earseman.
Lynchburg*† .... Highland	E. M. Wiggins.
Madison*† ..... Lake	M. B. Cook.
Magnolia*† ..... Stark	See Canton.
Malta*† ..... Morgan	Newell Corner.
Malvern*† ..... Carroll	See Minerva.
Manchester*† .... Adams	WILLIAM ANDERSON.
▲Mansfield*† .... Richland	CUMMINGS & McBRIDE.
Mantua Station*† Portage	H. C. Russell.
▲Marietta*† .. Washington	NYE & FOLLETT.
▲Marion*† ..... Marion	J. F. McNEAL & SONS.
Martins Ferry*† Belmont	F. R. Sedgwick.
Martinsville*† ... Clinton	A. Harris.
▲Marysville*† ..... Union	F. T. ARTHUR
Mason*† ..... Warren	See Lebanon.
Massillon*† ..... Stark	R. W. McCAUGHEY.
Maumee*† ..... Lucas	A. W. Eckert.
▲McArthur*† ..... Vinton	J. M. McGillivray.
McClure*† ..... Henry	See Napoleon.
McComb*† ..... Hancock	W. E. Cooper.
▲McConnelsville*† Morgan	J. A. Fockert.
Mechanicsburg*† Chapin	Charles A. Wood.
▲Medina*† ..... Medina	Frank Spellman.
Miamisburg*† Montg'ery	W. A. Reiter.
Middleport*† ..... Meigs	Ira Graham.
Middletown*† .... Butler	DONLEY & RHONEMUS.
Milan*† ..... Erie	R. H. Williams.
Milford*† ..... Clermont	S. A. West.
Milford Center*† .. Union	See Marysville.
▲Millersburg*† .... Holmes	Reed & Hanna.
Mineral Point*† Tusc'was	W. M. Tracy.
Minerva*† ..... Stark	G. G. B. Greenwood.
Minster*† ..... Auglaize	See St. Marys.
Monroeville*† ... Huron	John P. Cornell.
Montpelier*† .. Williams	E. C. PECK.
Morrow*† ..... Warren	T. C. Welch.
Moscow*● ..... Clermont	See Felicity.
▲Mt. Gilead*† .... Morrow	L. K. Powell.
Mt. Pleasant*† .. Jefferson	See Steubenville.
Mt. Sterling*† .. Madison	Mitchel & Tanner.
▲Mt. Vernon*† ..... Knox	WILLIAM M. KOONS.
Mt. Victory*† .... Hardin	See Kenton.
▲Napoleon*† ..... Henry	CAHILL & DONOVAN.
Navarre*† ..... Stark	See Canton.
Nelsonville*† ..... Athens	Asher Buckley.
Nevada*† ..... Wyandot	L. B. Reed.
▲Newark*† ..... Licking	FREDERIC M. BLACK.
New Bremen*† . Auglaize	See St. Mary.
New Carlisle*† ..... Clark	R. H. Runnells.
New Comerst'n*† Tusc's	E. E. Lindsey.
New Holland*† Pickaway	CHARLES H. MAY.
▲New Lexington*† .. Perry	TUSSING & KELLY.
New London*† ... Huron	R. C. Powers.
New Madison*† ... Darke	Thomas Eubanks.
New Matamoras*† . Wash.	Jasper Lisk.
New Paris*† ..... Preble	See Eaton.
▲New Phil'd'lp'a*† . Tus'as	NEELY & PATRICK.
New Richmond*● . Cler'nt	F. A. Roberts.
New Vienna*† ... Clinton	F. W. Kelly.
New Washin'n*† . Craw'd	H. M. Cory.
Niles*† ..... Trumbull	WILLIAM H. SMILEY.
North Amherst*† Lorain	H. G. Redington.
North Baltimore* .. Wood	S. P. HARRISON.
North Fairfield* ... Huron	A. E. Rowley.
North Lewisb'g*† Chapin	M. C. Gowey.
▲Norwalk*† ..... Huron	G. T. & H. L. STEWART.
Oakharbor*† ..... Ottawa	John Duff.
Oak Hill*† ..... Jackson	J. E. Jones.
Oberlin*† ..... Lorain	W. B. BEDORTKA.
Ohio City*† ... Van Wert	See Van Wert.
Orrville*† ..... Wayne	T. W. Orr.
Orwell* ..... Ashtabula	Babcock & Taylor.
Osborn*† ..... Greene	R. H. Swadner.
Ostrander*† ... Delaware	See Delaware.
▲Ottawa*† ..... Putnam	G. W. RISSER.
Oxford*† ..... Butler	E. E. Williams.
▲Painesville*† ..... Lake	W. A. BREED.
Pataskala*† ..... Licking	See Newark.
▲Paulding*† ..... Paulding	SNOOK & SAVAGE.
Payne*† ..... Paulding	M. B. Everitt.
Peebles*† ..... Adams	J. R. B. Kessler.
Pemberville*† .... Wood	J. S. Hoyman.
Perrysburg*† ..... Wood	T. E. Bowers.
Pioneer* ..... Williams	See Montpelier.
Piqua*† ..... Miami	G. A. BROOKS.
Plain City*† ..... Madison	H. C. Black.
Pleasant City*† Guernsey	L. S. Garber.
Plymouth*† .... Richland	F. D. Gunsoullus.
Poland* ..... Mahoning	See Youngstown.
▲Pomeroy*† ..... Meigs	O. L. BRADBURY
▲Port Clinton*† ... Ottawa	S. P. Alexander.
▲Portsmouth*† ..... Scioto	NOAH J. DEVER
Prairie Depot* ..... Wood	FRANK GRAHAM.
Prospect*† ..... Marion	See Marion.
Quaker City*† . Guernsey	J. L. Douglas.
▲Ravenna*† ..... Portage	J. H. NICHOLS.
Richwood*† ..... Union	JOHN F. MILLAR.
Ripley*† ..... Brown	W. D. YOUNG.
Rockford*† ..... Mercer	A. G. Stewart.
Roseville*† . Muskingum	Wm. Dunn.
Rushsylvania*† ... Logan	See West Mansfield.
Sabina*† ..... Clinton	J. M. Morton.
Salem*† ..... Columbiana	W. W. HALE.
Salineville*† Columbiana	Ashford & McCormick.
▲Sandusky*† ..... Erie	R. B. FISHER, Attorney for Citizens Banking & Trust Co.
Sardinia*† ..... Brown	See Georgetown.
Scio*† ..... Harrison	Easton Randolph.
Seville*† ..... Medina	Lee Elliott.
Shanesville*† . Tuscarawas	JOHN DOERSCHUK.
Shelby*† ..... Richland	Skiles & Skiles.
Sherodsville*† ... Carroll	See Carrollton.
Sherwood*† .... Defiance	W. W. Huff.
Shiloh*† ..... Richland	See Mansfield.
Shreve*† ..... Wayne	L. D. Cornell.
▲Sidney*† ..... Shelby	S. J. HATFIELD.
Smithfield* ..... Jefferson	See Steubenville.
Somerset*† ..... Perry	Owen Yost.
Somerton* ..... Belmont	See Bellaire.
South Charleston*† Clark	Charles E. Ballard.
Spencer*† ..... Medina	Frank Heath.
Spencerville*† ..... Allen	J. M. Bailey.
▲Springfield*† ..... Clark	KEIFER & KEIFER, Attorneys for Lagonda National Bank.
Springvalley*● .... Greene	Marcus Shoup.
▲St. Clairsville*† . Belmont	A. H. & W. MITCHELL.
▲Steubenville*† . Jefferson	W. S. McCAUSLEN.
St. Mary*† ..... Auglaize	D. F. Mooney.
St. Paris*† .... Champaign	C. E. Buroker.
Strasburg*† . Tuscarawas	Philip G. Garver.
Stryker*† ..... Williams	J. T. Heater.
Sunbury*† ..... Delaware	C. C. Brooks.
Swanton*† ..... Fulton	G. W. Humphrey.
Sycamore*† .... Wyandot	R. S. Gallaher.
Sylvania*† ..... Lucas	W. E. CHAPPLE.
Thornville*† ..... Perry	S. E. Moore.
Thurman* ..... Gallia	See Gallipolis
▲Tiffin*† ..... Seneca	BUNN & ROYER.
Tippecanoe City*† Miami	E. H. Kerr.
Tiro*† ..... Crawford	See Bucyrus.
▲Toledo*† ..... Lucas	CHITTENDEN & CHITTENDEN, 932-934 The Spitzer. Attorneys for National Bank of Commerce.
" ..... "	HAMILTON & KIRBY, 740-742 Spitzer Bldg. Refer to any bank in Toledo.
" ..... "	HARRIS&HARRIS, Spitzer Bldg. Reference: Any bank or prominent business concern in Toledo
" ..... "	SENEY & JOHNSON, 815-818 The Spitzer. Refer to Northern and Ketcham National banks.
Toronto*† ..... Jefferson	See Steubenville.
▲Troy*† ..... Miami	J. A. DAVY.
Ubrichsville*† . Tuscara's	G. W. REED.
▲Up. Sandusky*† Wyandot	Carey & Parker.
▲Urbana*† .... Champaign	WAITE & DEATON.
Utica*† ..... Licking	G. M. Sipe.
▲Van Wert*† ... Van Wert	BLACHLY & MATTHIAS.
Vermilion*† ..... Erie	H. R. Williams.
Versailles*† ..... Darke	A. Calderwood.
Wadsworth*† .... Medina	E. S. Pardee.
Wakeman*† ..... Huron	See Norwalk.
Waldo*† ..... Marion	See Marion.
▲Wapakoneta*† . Auglaize	GOEKE & HOSKINS.
▲Warren*● ..... Trumbull	T. H. GILMORE.
▲Washington C.H.*† Fay'te	A. R. CREAMER.
▲Wauseon*† ..... Fulton	Fuller & Handy.
▲Waverly*† ..... Pike	John A. Eylor.
Waynesville*† ... Warren	J. G. Keys.
Wellington*† ..... Lorain	G. L. BLINN.
Wellston*† ..... Jackson	T. S. Hogan.
Wellsville*† . Columbiana	F. L. WELLS.
West Alexandria*† . Preb.	Oscar Sheppard.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Westerville*•† ..Franklin	H. T. Sibel.
WestFarmington*•†Trum	See Warren.
West Jefferson*•† Mad'on	See London.
West Liberty*•†....Logan	R. N. Jordan.
West Manchester*•† Preb.	See Eaton.
West Mansfield*•† .Logan	P. M. Kelar.
West Milton*•†.... Miami	Kessler & Kessler.
Weston*•† ..... Wood	John M. Stricker.
West Salem*•†.... Wayne	T. B. Keeler.
▲West Union*..... Adams	F. D. Bayless.
West Unity*•†.... Williams	G. C. Kings.
Wharton*•†.....Wyandot	See Carey.
Williamsb'rg*•† Clermont	John S. Davidson.
Williamsport*•.Pickaway	See Circleville.
Willoughby*•† ..... Lake	W. McLaughlin.
Wilshire*•† ....Van Wert	See Van Wert.
▲Wilmington*•†... Clinton	FRANK B. MILLS.
Wilmot*•† ..... Stark	W. S. Putman.
Winchester*•†..... Adams	T. C. Downey.
▲Woodsfield*•†..... Monroe	MALLORY & JEFFERS.
Woodstock*•† Champaign	See Urbana.
▲Wooster*•† ..... Wayne	M. L. SPOONER.
Worthington*•†.Franklin	J. T. Miller.
▲Xenia*•† ..... Greene	HARRY C. ARMSTRONG.
Yellowsprings*•†. Greene	S. W. Dakin.
▲Youngstown*•†.Mahoni'g	W. R. GRAHAM.
▲Zanesville*•†.Muskingum	JAS. M. BAILEY, Attorney for R. G. Dun & Co. References: Citizens National Bank and Peoples Savings Bank.

OKLAHOMA TERRITORY.

Town and County.	Name.
▲Alva*•† .....Woods	T. J. WOMACK.
▲Arapaho*.....Custer	T. S. Hunt.
Augusta*.....Woods	See Alva.
▲Beaver*.....Beaver	J. R. Linley.
Billings.....Noble	See Perry.
Blackwell*•†.....Kay	TETIRICK & ROSE.
Braman*.....Kay	See Newkirk.
▲Chandler*..... Lincoln	A. J. MORRIS.
▲Cheyenne*† .. Roger Mills	J. W. McMurtry.
Cleveland*.....Pawnee	G. T. GRAVES.
▲Cloudchief*.....Washita	HENRY N BERRY
Cushing*..... Payne	See Chandler.
Earlsboro*•†,Pottawato'le	See Tecumseh.
Edmond*•†.... Oklahoma	H. H. Moose.
▲El Reno*•† .....Canadian	W. L. BAXTER.
▲Enid*•† ..... Garfield	JOHN F. CURRAN.
Garber*..... Garfield	See Enid.
Geary*.....Blaine	Seymour Foose.
▲Grand*.....Day	See Taloga.
¶▲Guthrie*•† ..... Logan	COTTERAL & HORNOR.
Hennessey*•†..Kingfisher	L. M. Gray.
Jefferson*•†.....Grant	C. M. Keiger.
Jennings*..... Pawnee	See Pawnee.
Kildare*•†.....Kay	See Ponca.
▲Kingfisher*•†..Kingfisher	PATRICK S. NAGLE.
Lexington*•†... Cleveland	F. P. Moseley.
Luther*..... Oklahoma	See Oklahoma.
▲Mangum* ..... Greer	Garrett & Thacker.
McLoud*•. Pottawatomie	J. A. Baker.
Medford*•† .....Grant	Thomas Kearee.
Mulhall*•†..... Logan	W. H. Matthews.
Nardin*•.....Kay	See Newkirk.
▲Newkirk*•†.....Kay	W. S. CLINE.
New Ponca.....Kay	See Newkirk.
▲Norman*•†..... Cleveland	C. W. Brewer.
North Enid*•†... Garfield	See Enid.
Oakdale*.....Washita	See Cloudchief.
Okarche*•†..... Canadian	J. F. Crow.
▲Oklahoma*•†.. Oklahoma	McMECHAN & HAYS.
Okeene*..... Blaine	J. C. Fisher & Co.
▲Pawhuska*†.....Osage N	T. J. Leahy.
▲Pawnee* ..... Pawnee	JAMES P. NEAL.
▲Perry*•†..... Noble	J. L. Pancrost.
Perkins*.....Payne	Charles A. Wallace.
Ponca*.....Kay	D. L. HUBLER.
▲Pondcreek*•† .....Grant	A. M. MACKEY.
Ripley.....Payne	See Cushing.
Shawnee*•†Pottawatomie	J. H. WOODS.
▲Stillwater*..... Payne	F. C. Hunt.
Stroud* ..... Lincoln	W. G. Pardoe.
▲Taloga* ..... Dewey	G. E. Black.
▲Tecumseh*•†Pottawato'le	FREDERICK KING.
Tonkawa*.....Kay	See Newkirk.
▲Watonga*.....Blaine	E. L. HOTCHKISS.
Waukomis*•†.... Garfield	S. S. Stevens.
Weatherford*..... Custer	J. C. McKnight.
Wellston*..... Lincoln	See Chandler.
▲Woodward*•†.Woodward	J. R. Dean.
Yukon*•†..... Canadian	J. M. Faris.

OREGON.

Town and County.	Name.
▲Albany*•† ..... Linn	J. R. WYATT.
Arlington*•†.....Gilliam	S. A. D. Gurley.
Ashland*•†.....Jackson	H. L. McWILLIAMS.
▲Astoria*•†..... Clatsop	FULTON BROS.
Athena*•† ..... Umatilla	RAYMOND LLOYD.
▲Baker City*•†.....Baker	See Union.
Brownsville*•†..... Linn	A. A. Tussing.
▲Burns*..... Harney	Waters & Gowan.
▲Canyon City*.....Grant	E. Hicks.
▲Condon*..... Gilliam	S. E. McVactor.
▲Corvallis*•† ..... Benton	E. E. WILSON.
Cottagegrove*•†.... Lane	J. E. YOUNG.
▲Dallas*•†..... Polk	Butler & Townsend.
Elgin*•† .....Union	N. C. McLeod.
Empire*•†..... Coos	A. E. Seaman.
▲Enterprise*..... Wallowa	D. W. Sheahan
▲Eugene*•†.....Lane	L. L. STEVENS.
Forestgrove*•† Wash'gt'n	See Hillsboro.
▲Goldbeach*.....Curry	J. Huntley.
▲Grant's Pass*•† Josephine	C. A. Hough.
Harney*.....Harney	See Burns.
Harrisburg*•†..... Linn	See Brownsville.
▲Heppner*•†..... Morrow	G. W. PHELPS.
▲Hillsboro*•†. Washington	SMITH & BOWMAN.
Huntington*•†..... Baker	See Union.
Independence*•† ....Polk	BUTLER, TOWNSEND & POTTER.
Island City*.....Union	See Lagrande.
▲Jacksonville*•...Jackson	See Medford.
Joseph*..... Wallowa	J. A. Rumble.
Junction City*•†.... Lane	G. F. Shipworth.
▲Klamath Falls*†. Klamath	H. F. Murdock.
Lagrande*•† ..... Union	WILLIAMS BROS.
▲Lakeview*.....Lake	C. A. COGSWELL.
Lebanon*•† .....Linn	W. M. Brown.
Marshfield*•†..... Coos	J. W. Bennett.
▲McMinnville*•†.. Yamhill	R. L. CONNER.
Medford*•†.....Jackson	W. I. Vawter.
Milton*•†..... Umatilla	J. E. Kirkland.
Monmouth*•†.....Polk	N. L. Butler.
▲Moro*•..... Sherman	J. B. Hosford.
Newberg*•†..... Yamhill	Clarence Butt.
Ontario*•† .....Malheur	Wm. Miller.
▲Oregon City*•†Clackamas	C. D. & D. C. LATOURETTE.
▲Pendleton*•†.....Umatilla	JOHN McCOURT.
▲Portland*•† ..Multnomah	CAKE & CAKE. References: Wells, Fargo & Co.'s Bank, United States and Merchants National banks.
" ..... "	PAXTON, BEACH & SIMON, Attorneys for and refer to Portland Railway Co.
" ..... "	PIPES & TIFFT. Commercial and corporation business. Commissioners of deeds. Refer to Chase Nat. Bank, N. Y. City, Buffalo Pitts. Co., Buffalo, Lon. and San. F. Bank, Ltd., Geo. W. Bates & Co., Oregon R. E. Co. of Portland.
" ..... "	PLATT & PLATT. Attorneys for Wells, Fargo & Co.'s Bank.
▲Prineville*..... Crook	M. R. Biggs.
▲Roseburg*•†..... Douglas	A. M. CRAWFORD.
¶▲Salem*•†.....Marion	CARSON & ADAMS.
Scio*•† .....Linn	See Lebanon.
Sheridan*•† .....Yamhill	J. T. Simpson.
Silverton*•†..... Marion	F. C. DePue.
▲St. Helen*†..... Columbia	J. A. Hall.
Sumpter*.....Baker	Charles E. Roblin.
▲The Dalles*•†..... Wasco	HUNTINGTON & WILSON.
▲Tillamook*† ...Tillamook	Claude Thayer.
▲Toledo*•†.....Lincoln	H. Denlinger, Jr.
▲Union*•†..... Union	J. M. CARROLL.
▲Vale*..... Malheur	R. G. Wheeler.
▲Wasco*..... Sherman	C. J. Bright.
Weston*•†..... Umatilla	R. M. Powers.
Woodburn*•†..... Marion	E. P. Morcom.

PENNSYLVANIA.

Town and County.	Name.
Albion*•†... .....Erie	See Erie.
Allegheny*•†.. Allegheny	J. L. RITCHEY. Office, 440 Diamond St., Pittsburg, Pa. Refers to Peoples Nat. Bk., Pittsburg.
▲Allentown*•†.....Lehigh	ERDMAN & DIEFENDERFER.
Altoona*•†.....Blair	WM. S. HAMMOND.
Ambler*•†.. Montgomery	See Norristown.
Annville*•†..... Lebanon	Geo. B. Ulrich.
Apollo*•† .....Armstrong	W. J. Guthrie.
Ardmore*•†.Montgomery	See Norristown.
Ashland*•†.....Schuylkill	ALFRED B. GARNER.
Athens*•†..... Bradford	H. F. Maynard.
Avondale*•† ..... Chester	John J. Gheen.
Avonmore*Westmorel'nd	See Leechburg.
Bangor*•†..Northampton	H. Hagerman.
Beallsville*† . Washington	See Washington.
▲Beaver*•† .....Beaver	Buchanan & McConnell.
Beaverfalls*•†.....Beaver	JOHN A. ELLIOTT.
▲Bedford*•† .....Bedford	MOSES A. POINTS.
▲Bellefonte*•†..... Center	BLANCHARD & BLANCHARD
Belle Vernon*•†.. Fayette	See Uniontown.
Bellwood*•†..... Blair	George M. Meyers.
Bennett*•†.....Allegheny	See Pittsburg.
Berlin*•†..... Somerset	See Somerset.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Berwick*•†..... Columbia	J. L. Evans.
Berwyn*•† .....Chester	See West Chester.
Bethlehem*•†Northa'pton	W. J. C. LOOS.
Big Run*•† .....Jefferson	H. I. Wilson.
Birdsboro*•†..... Berks	See Reading.
Blairs Mills*. Huntingdon	See Orbisonia.
Blairsville*•†..... Indiana	See Indiana.
▲Bloomsburg*•†. Columbia	GRANT HERRING.
Blossburg*•†..... Tioga	H. B. Leach.
Boyertown*•†..... Berks	See Reading.
Braddock*•†...Allegheny	R. E. Stewart.
Bradford*•†..... McKean	W. E. BURDICK.
Bristol*•†.....Bucks	William & John C. Stuckert.
Brockwayville*•† Jeffer'n	H. B McCullough.
▲Brookville*•†...Jefferson	ALEXANDER C. & JOHN M. WHITE.
Brownsville*•†... Fayette	L. H. SMITH.
Bryn Mawr*•†. Montgo'ry	See Norristown.
Burgettstown*•†. Washi'n	J. W. Donnan.
▲Butler*•†.....Butler	T. C. CAMPBELL.
California*•† Washington	See Washington.
Cambridge Sp'gs*•†. Cra'd	See Meadville.
Canonsburg*•†- . Washi'n	S. B. Ewing.
Canton*•†..... Bradford	J. W. Stone.
Carbondale *•† Lackawan	WILLIAM E. WATT.
▲Carlisle*•† ...Cumberland	WETZEL & HAMBLETON.
Carnegie*•† ...Allegheny	O. R. Cooke.
Carrolltown* .....Cambria	See Ebensburg.
Catasauqua*•†.....Lehigh	A. A. Glick.
Catawissa*•†. ...Columbia	W. H. RHAWN.
Centerhall*•† .... . Centre	Orvis, Bower & Orvis.
▲Chambersburg*•† Fran'in	J. M. McDOWELL.
Charleroi*•†. Washington	WM. M. BOGGS.
Chester*•† .....Delaware	WASHABAUGH & PENDLETON.
Chicora*•† .....Butler	W. B. McBride.
Christiana*•†...Lancaster	See Lancaster.
▲Clarion*•†.....Clarion	WILSON & GORDON.
Claysville*•†. Washington	See Washington.
▲Clearfield*•†....Clearfield	WILLIAM I. SWOOPE.
Clintonville*† ...Venango	See Franklin.
Coalport*•†.....Clearfield	See Hollidaysburg.
Coatesville*•† .....Chester	W. S. Harian.
Cochranton*•† .Crawford	See Meadville.
Columbia*•†.....Lancaster	WM. B GIVEN.
Conneautville*•†. Crawf'd	P. C. Sheehan.
Connellsville*•†..Fayette	P. S. NEWMYER.
Conshohocken*•† .Mon'm	H. M. Tracy.
Coraopolis*•†...Allegheny	HORACE J. THOMAS.
Corry*•† .....Erie	DON. F. SMITH.
▲Coudersport*•† .....Potter	SAMUEL H. GLASSMIRE.
Curwensville*•†Clearfield	Swoope & Patton.
▲Danville*•† .....Montour	JAMES SCARLET.
Darby*•†.....Delaware	See Media.
Dawson*•†.....Fayette	See Uniontown.
Delta*•† .....York	J. Howard Manifold.
Derry Sta'n*•†Westmo'nd	See Greensburg.
Dillsburg*•† .....York	John N. Logan.
Downingtown*•† Chester	See West Chester.
▲Doylestown*•†.....Bucks	HENRY LEAR.
Dubois*•†'.....Clearfield	W. C. PENTZ.
Duke Center*†...McKean	See Bradford.
Dunbar*•† .....Fayette	See Uniontown.
Duncannon*•† ....Perry	See New Bloomfield.
Duquesne*† ...Allegheny	CHAS. B. PAYNE.
Dushore*•†.....Sullivan	ALPHONSUS WALSH.
East Berlin*•† .....Adams	See Gettysburg.
East Brady*•† .....Clarion	See Clarion.
East Downington*†Ches'r	See West Chester.
East Greenville*•† Mon'm	See Norristown.
▲Easton*•†.. Northampton	P. C. EVANS.
EastStroudsb'rg*†Monr'e	See Stroudsburg.
▲Ebensburg*•†.....Cambria	EVANS & LEECH.
Edenburg .....Clarion	See Clarion.
Edinboro*†.....Erie	John Proudfit.
Eldred*•† .....McKean	P. R. Cotter.
Elizabeth*•† ...Allegheny	Harry L. Christy.
Elizabethtown*•† Lanca'r	I. N. S. Will.
Elkland*•† .....Tioga	F. D. Selph.
Elk Lick*•† .....Somerset	See Somerset.
Ellwood City*•†Lawrence	H. N. Marshall.
▲Emlenton*•† .....Venango	A. E. Middleton.
Emporium*•† ...Cameron	Johnson & McNarney.
Ephrata*•†.....Lancaster	A. J. Everly.
▲Erie*•† .....Erie	ALLEN & ROSENZWEIG.
" "	S. A. DAVENPORT.
Evans City*•†.....Butler	See Butler.
Everett*•† .....Bedford	Howard Cessna.
Fayette City*•†...Fayette	See Uniontown.
Ford City*•†...Armstrong	D. B. Heiner.
Forest City*•†Susque'nna	James McKinney.
Foxburg*•† .....Clarion	See Clarion.
Fox Chase•†.Philadelphia	See Philadelphia.
▲Franklin*•† .....Venango	B. H. OSBORNE.
Freedom*•† .....Beaver	See Beaver.
Freeland*•† .....Luzerne	J. M. Carr.
Freeport*•†...Armstrong	G. M. Hill.
Galeton*•† .....Potter	Nelson L. Allen.
Gap*•† .....Lancaster	James M. Walker.
▲Gettysburg*•† .....Adams	WM. & WM. ARCH McCLEAN.

Town and County.	Name.
Girard*•† .....Erie	C. J. Hinds.
Girardville*•† .Schuylkill	See Ashland.
Glen Campbell*•† Indiana	See Indiana.
Glen Rock*•† .....York	See York.
Greencastle*•† ..Franklin	See Waynesboro.
▲Greensburg*•† Westmor'd	WILLIAMS, SLOAN & GRIFFITH.
Greenville*•† .....Mercer	JOHN W. VOSLER.
Grove City*•†.....Mercer	H. K. Daugherty.
Halifax*•†.....Dauphin	See Harrisburg.
Hamburg*† .....Berks	J. E. Miller.
Hanover*•† .....York	C. J. DELONE.
¶▲Harrisburg*•†..Dauphin	JOHN E. FOX. Refers to Harrisburg National Bank.
Hastings*•†..... Cambria	See Ebensburg.
Hatboro*•†..Montgomery	See Lansdale.
Hawley*•†..... Wayne	LAWRENCE M. ATKINSON.
Hazleton*•†..... Luzerne	FRANK P. BOYLE.
▲Hollidaysburg*•†....Blair	ROBERT W. SMITH.
Homestead*•†. Allegheny	C. W. Ashley.
▲Honesdale*•†.....Wayne	E. C. Mumford.
Honeybrook*•†...Chester	Charles E. Griffith.
Houtzdale*•†... Clearfield	Henry Boulton.
Hughesville*•†.Lycoming	William E. Crawford.
Hummelstown*•†.Da'pi'n	F. J. Schaffner.
▲Huntingdon*•† Hunt'don	WILL J. FORBES.
Hyndman*•†..... Bedford	See Bedford
▲Indiana*•† .....Indiana	THOMAS SUTTON.
Irwin*•†...Westmoreland	See Jeannette.
Jamestown*•† ....Mercer	See Greenville.
Jeannette*•† W'moreland	J. F. McNaul.
Jenkintown*•†M'tgomery	Frank S. Gentry.
JerseyShore*•† Lycoming	A. F. Martin.
Johnsonburg*•† .....Elk	A. W. Morningstar.
Johnstown*•† ...Cambria	HERMAN E. BAUMER. Refers to First National and City National Banks.
Jonestown*•†.... Lebanon	See Lebanon.
Kane*•† .....McKean	A. P. Huey.
KennettSquare*•†Chester	See West Chester.
Kingston*•† .....Luzerne	B. W. Davis.
Kinzua*•† .....Warren	See Warren.
▲Kittanning*•†. Armstrong	NEALE & PAINTER.
Knox*•† .....Clarion	See Clarion.
Knoxville*•†.....Tioga	Henry A. Ashton.
Kutztown*•†. .....Berks	James H. Mart.
▲Lancaster*•† .. Lancaster	ADAM J. EBERLY.
Langhorne*•† .....Bucks	J. B. Slackhouse.
Lansdale*•† .Montgomery	A. R. PLACE.
Lansford*•† .....Carbon	See Mauchchunk.
▲Laporte*•† .....Sullivan	E. J. Mullen.
Latrobe*•† Westmoreland	F. Hargrave.
▲Lebanon*•† .....Lebanon	LEE L. GRUMBINE.
Leechburg*•†. Armstrong	Thomas J. Van Giesen.
Lehighton*•† .....Carbon	T. A. Snyder.
▲Lewisburg*•† .....Union	ALFRED HAYES.
▲Lewistown*•†.....Mifflin	Elder & Son.
Ligonier*•†Westmorel'nd	See Greensburg.
Lincoln*.....Lancaster	See Lancaster.
Linesville*•†.....Crawford	See Meadville.
Lititz*•†.....Lancaster	See Manheim.
Littlestown*•† ....Adams	H. C. Hinkle.
▲Lock Haven*•† ...Clinton	CHARLES CORSS.
Lykens*•†.....Dauphin	See Millersburg.
Mahanoy City*•†. Sc'ylkill	J. J. BROWN.
Mahonington*•† L'rn'ce	A. L. Hogen.
Malvern*•† .....Chester	See West Chester.
Manheim*•†....Lancaster	J. B. Stroh.
Mansfield*•† .....Tioga	F. W. Clark.
Marietta*•†.....Lancaster	D. B. Case.
Martinsburg*•†.....Blair	S. B. Sysinger.
▲Mauchchunk*•†...Carbon	FREYMAN, HEYDT & NOTHSTEIN.
▲McConnellsburg*†. Fulton	M. R. Shaffner.
McDonald*•† Washington	Harry J. Nesbit.
McKeesport*•† Allegheny	CALHOUN & JOHNSTON.
McKees Rocks*•†. Alleg'y	See Allegheny.
McVeytown* .....Mifflin	See Lewistown.
▲Meadville*•† .....Crawford	E. W. McARTHUR.
Mechanicsburg*•† Cm'l'd	See Harrisburg.
▲Media*•† .....Delaware	G. E. Darlington.
▲Mercer*•† .....Mercer	W. H. Cochran.
Mercersburg*•† .Franklin	H. H. SPANGLER.
Meshoppen*•† . Wyoming	See Tunkhannock.
Meyersdale*•† ..Somerset	See Somerset.
▲Middleburg*•†.....Snyder	F. E. Bower.
Middletown*•† ..Dauphin	A. E. BRANDT.
Mifflinburg*•†.....Union	J. A. Beard.
▲Mifflintown*† .....Juniata	WILBERFORCE SCHWEYER.
▲Milford*†.....Pike	See Sunbury.
Millersburg*•† ...Dauphin	S. S. Bowman.
Millerstown*†.....Butler	See Butler.
Millheim* .....Center	See Bellefonte.
Milton*•† Northumb'land	WILLIAM H. HACKENBERG.
Minersville*•† .Schuylkill	H. B. Bartholomew.
Monongahela*•†...Wash'n	THOMAS H. BAIRD.
▲Montrose*•† Susquehanna	H. A. Denney.
Mt.Carmel*•†Nor'mberl'd	V. AUTEN.
Mt. Jewett*•†....McKean	H. S. Rogers.
Mount Joy*•†..Lancaster	F. A. Ricker.
Mt.Pleasant*•† Westm'l'd	B. F. SCANLON.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Mount Union•†H'nt'gd'n	See Huntingdon.
Mountville•s ...Lancaster	See Columbia.
Muncy•† .....Lycoming	R. K. Reeder.
Myerstown•† .....Lebanon	See Lebanon.
Nanticoke•s† ....Luzerne	JAMES M. FRITZ.
Nazareth•s.Northampton	Calvin T. Smith.
New Bethlehem•s†.Clar'n	D. M. Geist.
▲New Bloomfield•s†.Perry	J. W. Shull.
New Brighton•s† .Beaver	Harry Calhoon.
▲New Castle•s†..Lawrence	J. NORMAN MARTIN.
New Holland•s†Lancast'r	A. W. Snader.
NewKensing'n•s†W's'm'd	See Allegheny.
New Oxford•s† ....Adams	See Hanover.
Newport•s† .....Perry	James M. Sharon.
Newtown•s† .....Bucks	George A. Jenks.
Newville•s†..Cumberland	H. W. McCrea.
NewWilming'n•sLaw'nce	D. F. McCready.
Norristo'n•s†M'ntgomery	E. L. HALLMAN. Refers to People's National Bank.
▲Northeast•s†.....Erie	D. R. Cushman.
North Wales•s†M'ntgo'ry	See Norristown.
Oakmont.....Allegheny	SAMUEL M. MEALS.
Oil City•s†.....Venango	ASH, SPEER & McSWEENEY.
Orbisonia•s†.Huntingdon	J. M. Steese.
Orwigsburg•s†.Schuylkill	See Schuylkill Haven.
Osceola•s .....Tioga	Charles Tubbs.
Osceola Mills•s†Clearfield	See Houtzdale.
Oxford•s† .....Chester	W. T. Fulton.
Palmyra•s† .....Lebanon	See Lebanon.
Parkers L'd'g•† Armst'ng	Isaac Miller.
Parkesburg•s† ...Chester	A. T. Parke.
Parnassus•s†Westmorel'd	John M. Kennedy.
Patton•s† .....Cambria	R. Somerville.
PenArgyl•sNorthampt'n	N. D. Chase.
Pennsburg•s† .Montgo'ry	Jacob B. Hellegass.
Perryopolis•† .... Fayette	See Fayette City.
▲Philadelphia•s† .... Phila.	A. J. & L. J. BAMBERGER, 606 Chestnut Street. Refer to John Wanamaker, City Trust Co. and Market St. National Bank.
" ..... "	JOSEPH S. CLARK, 710 Bullitt Bldg. References: Fourth Street National Bank, First National Bank, and E. W. Clark & Co., bankers.
" ..... "	CARR & FRANCISCUS, Provident Bldg. References: National Wall Paper Co., N. Y.; Provident Life & Tr. Co., and Supplee Hdw. Co., Phila.
" ..... "	CONARD & MIDDLETON 435 Chestnut St. Attorneys for Shriver, Bartlett & Co.
" ..... "	DeKINDER & McNEAL, 606-611 Girard Building. Refers to Corn Exchange National Bank
" ..... "	BERNARD GILPIN, 717 Walnut Street. References: National Bank of Commerce and Union National Bank of Philadelphia.
" ..... "	J. MARTIN ROMMEL, 1206-1208 Betz Building. Refers to Third National Bank.
" ..... "	JOSEPH SAVIDGE, 1001 Chestnut. Refers to Commonwealth Title Ins. & Tr. Co.
" ..... "	FREDERICK J. SHOYER, 1104 and 1105 Girard Building. Attorney for Prudential Insurance Co. Refers to Girard Trust Co.
Philipsburg•s†.....Centre	George W. Zeigler.
Phoenixville•s† ....Chester	H. H. GILKYSON.
Pinegrove•s†...Schuylkill	F. V. Filbert.
▲Pittsburg•s† ...Allegheny	CHANTLER, McGILL & CUNNINGHAM, Park Bldg. Attorneys for Second National Bank of Pittsburg and German National Bank of Allegheny.
" ..... "	McCREADY & MOORE, Carnegie Bldg. Refer to Pittsburg National Bank of Commerce.
" ..... "	WAY, WALKER & MORRIS, 1526-30 Park Bldg. Commercial law. Reference: Carter, Hughes & Dwight, New York.
" ..... "	THOMAS & MEALS, 432 Diamond St. Refer to Freehold Bank.
Pittston•s†.....Luzerne	W. I. HIBBS.
Plymouth•s† .....Luzerne	D. L. & J. Q. Creveling.
Port Allegany•s†.McKe'n	S. W. SMITH.
Portersville•† .....Butler	See Butler.
Port Royal•s† .....Juniata	See Mifflintown.
Pottstown•s†M'ntgomery	JOHN BROOK EVANS.
▲Pottsville•s† ...Schuylkill	JAMES W. CARLIN.
Prospect•† .....Butler	See Butler.
Punxsutawney•s†.Jef's'n	JACOB L. FISHER.
Quakertown•s† .... Bucks	John V. Ommeron.
Quarryville•s†..Lancaster	See Lancaster.
▲Reading•s† ..... Berks	HENRY A. MUHLENBERG. General law practice, collections. Refers to Farmers National Bank.
Redlion•s† ..... York	See York.
Reedsville•s† .....Mifflin	A. Reed Hayes.
Renovo•s† ..... Clinton	Brown & Rogers.
Reynoldsville•†.Jefferson	M. M. Davis.
▲Ridgway•s† .....Elk	H. A. HALL.
Rimersburg•† .....Clarion	See Bethlehem.
Rochester•s† .....Beaver	A. P. MARSHALL.
Royersford•s† M'tgomery	E. L. HALLMAN.
Saegerstown•s† Crawford	See Meadville.
Saltsburg•s† .....Indiana	See Indiana.
Sandylake•s† ..... Mercer	J. H. Robb.
Sayre•s† .....Bradford	Stewart & Stephens.
Schuylkill Haven•s†Sc'k'l	J. A. Moecker.
Schwenkville•s† .Montg'y	See Norristown.
Scottdale•s† Westmorel'd	William L. Ulery.
▲Scranton•s† .Lackawanna	THOMAS F. WELLS. Refers to Third National, and Dime Deposit & Discount Bank.
" ..... "	WILLARD, WARREN & KNAPP. Attorneys for County Savings Bank & Trust Co. Refers to any Bank in Scranton.
Selinsgrove•s† ....Snyder	Charles Hower.
Sellersville•s† .....Bucks	E. E. Althouse.
Sewickley•s†...Allegheny	O S. Richardson.
Shamokin•s†.North'mb'd	SAMUEL HECKERT.
Sharon•s† ..... Mercer	A. W. WILLIAMS.
Sharpsburg•s† .Allegheny	Thomas J. Ford.
Sharpsville•s† .....Mercer	James A. Pierce.
Shenandoah•s†.. Sch'ylk'l	S. G. M HOLLOPETER.
Shippensburg•s†....Cu'b'd	E. J. McCune.
Shrewsbury•† ..... York	W. G. Allen.
Siegfried•s†Northampton	See Catasauqua.
Slatington•s† ..... Lehigh	D. D. Roper.
Slipperyrock•..... Butler	See Butler.
▲Smethport•s† .... McKean	GARTON & RICHMOND.
▲Somerset•s† .... Somerset	KOOSER & KOOSER.
Souderton•s† Montgom'y	Henry M. Brownback.
S.Bethlehem•s†..No'h'p'n	J. D. BRODHEAD.
Spartansburg•s†. Cra'fo'd	See Titusville.
Springboro•s†.. Crawford	See Conneautville.
Spring City•s† .....Chester	Charles S. Wagoner.
Steelton•s† ..... Dauphin	F. B. Wickersham.
Stewartstown•s† .....York	W. B. Gemmill.
St. Mary's•s† .....Elk	E. J. Wimmer.
St. Petersburg•s†.Clarion	See Clarion.
Strasburg• ..... Lancaster	See Lancaster.
▲Stroudsburg•s†...Monroe	STAPLES & ERDMAN.
Sugargrove•..... Warren	J. C. Hamilton.
▲Sunbury•s† Northumb'l'd	I. CLINTON KLINE.
Susquehanna•s†. Susq'h'a	JOHN D. MILLER.
Tamaqua•s† ....Schuylkill	H. B. GRAEFF.
Tarentum•s† ....Allegheny	Kennedy & Smith.
Tidioute•s† ..... Warren	See Warren.
▲Tionesta•s† ..... Forest	S. D. Irwin.
Titusville•s† ....Crawford	SAMUEL GRUMBINE.
▲Towanda•s† .....Bradford	WILLIAM LITTLE.
Townville•..... Crawford	See Titusville.
Tremont•s† .... Schuylkill	R. S. BASHORE.
Troy•s† ..... Bradford	Ray Gustin.
▲Tunkhannock•s† Wyom'g	James W. Pratt.
Turtlecreek•s†.Allegheny	Homer L. Castle.
Tyrone•s† ..... Blair	G. L. OWENS.
Ulysses•s..... Potter	A. S. Burt.
Union City•s† .....Erie	Sproul & Morrow.
▲Uniontown•s† ....Fayette	L. H. FRASHER.
Vandergrift•sWestmorl'd	James S. Whitworth.
Verona•s† .....Allegheny	See Allegheny.
▲Warren•s† ..... Warren	SMITH & ANDREWS.
▲Washington•s† Washi'g'n	JOHN H. MURDOCK.
Waterford•† .....Erie	J. A. Bolard.
Watsontown•s†.North'l'd	W. F. Shay.
Wayne•s† ..... Delaware	Christopher Fallon.
Waynesboro•s†. Franklin	WATSON R. DAVISON.
▲Waynesburg•s†... Greene	SAMUEL M. SMITH.
▲Wellsboro•s† ..... Tioga	F. E. Watrous.
▲West Chester•s†..Chester	CORNWELL, GREEN & CORNWELL.
Westfield•s† ..... Tioga	D. W. Baldwin.
West Grove•s† ....Chester	G. B. Johnson.
West Newton•s† West'l'd	See Greensburg.
Whitehaven•s†...Luzerne	G. L. Halsey.
Wilcox•s† ..... Elk	See Ridgway.
▲Wilkes-Barre•s†. Luzerne	JOSEPH MOORE.
Wilkinsburg•s†Allegheny	W. P. Carter.
Williamsburg•s† .... Blair	See Hollidaysburg.
▲Williamsport•s† Lwcom'g	WM. RUSSELL DEEMER. Refers to Williamsport Nat., and Westbranch Nat. Banks.
Wilmerding•s† Allegheny	George W. Herriott.
Windber•s.....Somerset	See Somerset.
Wrightsville•s† ..... York	See Columbia.
Wyalusing•s†... Bradford	E. A. Strong.
Yardley•s† ..... Bucks	See Doylestown.
▲York•s† ..... York	ROBERT J. LEWIS.
Youngsville•s†... Warren	G. A. Jackson.
Zelienople•s .....Butler	See Butler.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. • Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

RHODE ISLAND.

Town and County.	Name.
Anthony*† ..... Kent	Eugene F. Waner.
Ashaway* .... Washington	See Westerly.
▲Bristol*•† ..... Bristol	Samuel Norris, Jr.
Centerville*•† ..... Kent	See Providence.
Central Falls*•† ..... Prov.	See Providence.
Coventry*•† ..... Kent	See Anthony.
Cranston*•† .. Providence	See Providence.
▲East Greenwich*•† .. Kent	CHARLES J. ARMS.
Greenville* ... Providence	See Providence.
Hope Valley*† . Washing'n	See Westerly.
▲Kingston*•† . Washington	See Westerly.
Narragansett Pier*•† Wash	See Wakefield.
¶▲Newport*•† .... Newport	W. P. SHEFFIELD, JR.
North Scituate* ..... Prov.	See Providence.
Oineyville*† .. Providence	N. W. Littlefield.
Pascoag*•† ... Providence	Edward F. Lovejoy.
Pawtucket*•† Providence	JOHN J. FITZGERALD.
Phenix*• ..... Kent	See Anthony.
¶▲Providence*•† Provide'e	FRANK H. JACKSON, 49 Westminster St. Refers to Industrial Trust Co., Providence, and Hubbell Publishing Co., New York.
" ..... "	ARTHUR P. SUMNER, 17 Custom House St. Refers to First National Bank.
Slatersville* .. Providence	See Woonsocket.
Wakefield*† Washington	F. C. Olney.
Warren*•† ..... Bristol	GEORGE L. COOKE.
Warwick*• ..... Kent	See East Greenwich.
Westerly*•† .. Washington	OLIVER H. WILLIAMS.
Wickford*•† . Washington	See Westerly.
Woonsocket*•† Provide'e	WILLIAM G. RICH. Refers to Woonsocket National Bank.

SOUTH CAROLINA.

Town and County.	Name.
▲Abbeville*•† .... Abbeville	PARKER & GREENE.
▲Aiken*•† ..... Aiken	HENDERSONS.
Allendale*•† .... Barnwell	See Denmark.
▲Anderson*•† .... Anderson	TRIBBLE & PRINCE.
▲Bamberg*•† ..... Bamberg	John R. Bellenger.
▲Barnwell*•† ..... Barnwell	R. A. Ellis.
Batesburg*•† .. Lexington	See Edgefield.
▲Beaufort*•† ..... Beaufort	W. J. VERDIER.
Belton*•† ..... Anderson	See Greenville.
▲Bennettsville*•† Marlboro	T. W. Boucher.
Blackburg*•† ... Cherokee	E. A. Trescot.
Blackville*•† .... Barnwell	See Denmark.
Branchville*•† Orangeb'rg	W. H. Reedish.
▲Camden*•† ..... Kershaw	C. L. Winkler.
▲Charleston*•†. Charleston	MORDECAI & GADSDEN. Counsel State Savings Bank. Attorneys in South Carolina for Postal Telegraph Cable Company; Plant System of Railways; Armour & Co., Chicago. Refer to president or cashier of any bank in Charleston; Nat. Park Bank, of New York and Standard Oil Co., Baltimore.
Cheraw*•† .... Chesterfield	Stevenson & Matheson.
▲Chester*•† ..... Chester	HENRY & McLURE.
▲Chesterfield*. Chesterfield	E. J. Kennedy.
Clinton*•† ..... Laurens	See Laurens.
Clio*•† ..... Marlboro	T. W. Boucher.
¶▲Columbia*•† ... Richland	WM. H. LYLES. Solicitor for the Bank of Columbia, S. C.
▲Conway*•† ..... Horry	R. B. Scarborough.
▲Darlington*•† . Darlington	WOODS & MACFARLAN.
Denmark*•† .... Bamberg	S. G. Maryfield.
Dillon*•† ..... Marion	Sellens & Sellens.
Easley*•† ..... Pickens	See Pickens.
▲Edgefield*•† .... Edgefield	A. S. TOMPKINS.
Fingerville .. Spartanburg	See Spartanburg.
▲Florence*•† ..... Florence	P. A. WILCOX.
Fort Mill*•† ..... York	See Rockhill.
▲Gaffney*•† ..... Cherokee	Wallace & Otts.
▲Gergetown*•† Georget'wn	Walter Hazard.
▲Greenville*•† .. Greenville	ISAAC M. BRYAN.
▲Greenwood*•† Greenwo'd	SHEPPARDS & GRIER.
▲Hampton*•† ..... Hampton	James W. Moore.
Heath Springs* Lancaster	See Lancaster.
Johnston*•† .... Edgefield	See Edgefield.
Kershaw*•† .... Lancaster	E. D. Blakeney.
▲Kingstree*•† . Williamsb'g	T. M. Gilland.
▲Lancaster*•† ... Lancaster	ERNEST MOORE.
▲Laurens*•† ..... Laurens	W. H. MARTIN.
▲Lexington*•† .. Lexington	Efird & Dorcher.
▲Manning*•† ..... Clarendon	W. C. Davis.
▲Marion*•† ..... Marion	C. A. WOODS.
McColl*•† ..... Marlboro	See Bennettsville.
▲Monks Corner*•† Berkeley	See Charleston.
Mullins*•† ..... Marion	See Marion.
▲Newberry*•† ... Newberry	J. Y. CULBREATH.
Newry* ..... Oconee	See Walhalla.
▲Orangeburg*•† Orangeb'g	JAMES F. IZLAR.
Pelzer*•† ..... Anderson	See Greenville.
Pendleton*•† ... Anderson	R. W. Simpson.
▲Pickens* ..... Pickens	Julius E. Boggs.
Prosperity*•† .. Newberry	See Newberry.
Ridgeway*•† ..... Fairfield	R. A. Means.
Rock Hill*•† ..... York	W. J. CHERRY.
▲Saluda* ..... Saluda	Ramage & Gregory.
Seneca*•† ..... Oconee	See Walhalla.
▲Spartanburg*•† Sp'rtanb'g	JOHNSON & NASH.
▲St. George* ... Dorchester	J. Otey Reed.
St. Matthews*•† Orangeb'g	See Orangeburg.
Summerville*•† Dorch'ter	H. A. M. Smith.
▲Sumter*•† ..... Sumter	LEE & MOISE.
Timmonsville*•† Florence	See Florence.
▲Union*•† ..... Union	HYDRICK & SAWYER.
Varnville*•† ..... Hampton	J. W. Moore.
▲Walhalla*•† ..... Oconee	R. A. Thompson.
▲Walterboro*•† .. Colleton	Griffin & Padgett.
Westminster*•† ... Oconee	See Walhalla.
Williamston*•† Anderson	See Greenville.
▲Winnsboro*•† ... Fairfield	A. S. & W. D. DOUGLAS.
▲Yorkville*•† ..... York	G. W. S. HART.

SOUTH DAKOTA.

Town and County.	Name.
▲Aberdeen*•† ..... Brown	C. M. STEVENS.
Alcester*•† ..... Union	See Elk Point.
▲Alexandria*•† .... Hanson	E. E. Wagner.
Alpena*•† ..... Jerauld	L. N. Loomis.
Andover*•† ..... Day	See Webster.
Arlington*•† .. Kingsbury	E. W. Smith.
▲Armour*•† ..... Douglas	JOHN T. MATHEWS.
Artesian*•† ..... Sanborn	See Woonsocket.
Aurora*•† ..... Brookings	See Brookings.
▲Bangor* ..... Walworth	W. R. Green.
▲Bellefourche*•† ..... Butte	T. W. La Fleiche.
Beresford*•† ..... Union	CHARLES W WOLBERT.
Bigstone*•† ..... Grant	F. F. Moore.
Bijou Hills* ..... Brule	S. E. Wilson.
Blunt*•† ..... Hughes	See Pierre.
Bowdle*•† ..... Edmunds	A. F. Le Claire.
Bradley*•† ..... Clark	See Clark.
Bridgewater*•† .. McCook	E. L. Abel.
Bristol*•† ..... Day	See Webster.
▲Britton*•† ..... Marshall	Byron Abbott.
▲Brookings*•† . Brookings	CHEEVER & CHEEVER.
Bryant*•† ..... Hamlin	L. W. Stoeckel.
Canastota* ..... McCook	See Salem.
Canova*•† ..... Miner	See Howard.
▲Canton*•† ..... Lincoln	HUNDSON & FORREST.
Carthage*•† ..... Miner	See Howard.
Castalia* ..... Charles Mix	See Edgerton.
▲Castlewood*•† .... Hamlin	Ezra Adams.
Centerville*•† ..... Turner	KUNKLE & KUNKLE.
▲Chamberlain*•† ..... Brule	James Brown.
▲Clark*•† ..... Clark	C. G. SHERWOOD.
▲Clearlake*•† ..... Deuel	T. J. LAW.
Colman*•† ..... Moody	See Dell Rapids.
Columbia*•† ..... Brown	I. Hunsberger.
Conde*•† ..... Spink	David Robertson.
Custer*•† ..... Custer	E. L. Grantham.
▲Davis*•† ..... Turner	See Parker.
▲Deadwood*•† .. Lawrence	MARTIN & MASON.
Dell Rapids*•† Minnehaha	R. W. Hobart.
Desmet*•† ..... Kingsbury	CHAS. S. WHITING.
Doland*•† ..... Spink	Korns & Clark.
Edgmont*•† ... Fall River	T. F. McConville.
Edgerton* .... Charles Mix	G. P. HARBEN.
Egan*•† ..... Moody	See Flandreau.
Elk Point*•† ..... Union	H. M. Wallace.
Elkton*•† ..... Brookings	Alexander & Hooker.
Emery*•† ..... Hanson	See Alexandria.
Erwin*•† ..... Kingsbury	A. W. Stone.
Estelline*•† ..... Hamlin	M. S. Liebenstein.
Eureka*•† ..... McPherson	James M. Brown.
▲Fairfax* ..... Gregory	E. M. Starcher.
Fairview*•† ..... Lincoln	See Canton.
▲Faulkton*•† ..... Faulk	Frank Turner.
▲Flandreau*•† ..... Moody	GEORGE RICE.
▲Fort Pierre*•† ..... Stanley	Homer & Stewart.
Frankfort*•† ..... Spink	See Redfield.
Frederick*•† ..... Brown	J. C. Simmons.
Freeman*•† .. Hutchinson	See Menno.
▲Gannvalley* ..... Buffalo	H. B. Farren.
Garretson*•† .. Minnehaha	Orr & Rodabaugh.
Gary*•† ..... Deuel	Ashley L. Houghton.
▲Gettysburg*•† ..... Potter	F. B. PATTERSON.
Groton*•† ..... Brown	F. E. Campbell.
Harrison* ..... Douglas	See Armour.
Hartford*•† .. Minnehaha	See Sioux Falls.
Hecla*•† ..... Brown	See Aberdeen.
Hetland*•† ..... Kingsbury	F. W. McGinness.
▲Highmore*•† ..... Hyde	F. M. Barnes.
Hill City*•† .. Pennington	See Rapid City.
Hitchcock*•† ..... Beadle	E. Wilson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. ©Money Order Office. ● Express Office. † Telegraph Station ¶ State Capital.

Town and County.	Name.
▲Hot Springs*† Fali River	LOOMIS S. CULL.
▲Howard*† ..... Miner	Farmer & Farmer.
Hudson*† ..... Lincoln	A. R. Jamison.
Hurley*† ..... Turner	John W. Edmunds.
▲Huron*† ..... Beadle	PYLE & TAYLOR.
▲Ipswich*† ..... Edmunds	C. H Barron.
Irene*† ..... Clay	See Yankton.
Iroquois*† ... Kingsbury	C. G. Swafford.
Jefferson*† ..... Union	See Elkpoint.
Keystone* ... Pennington	See Hill City.
Kimball*† ..... Brule	J. B. Long.
Lake Preston*† Kingsb'y	A. R. Abel.
Langford*† .... Marshall	See Britton.
Lead*† ..... Lawrence	G. B. Thompson.
Lennox*† ..... Lincoln	See Canton.
▲Leola* ..... McPherson	See Eureka.
Lesterville*† ... Yankton	A. S. Dunning.
▲Madison*† ..... Lake	J. H. WILLIAMSON.
Mellette*† ..... Spink	A. A. TWICHELL.
Menno*† ..... Hutchinson	W. Dimock.
▲Millbank*† ..... Grant	GEORGE S. RIX.
▲Miller*† ..... Hand	JOHN PUSEY.
▲Mitchell*† ..... Davison	T. J. SPANGLER.
Montrose*† ..... McCook	M. A. Butterfield.
▲Mound City* .... Campbell	A. Sutherland.
Mount Vernon*† Davison	See Mitchell.
▲Oacoma* ..... Lyman	J. G. Bartine.
Oldham*† ..... Kingsbury	See Desmet.
▲Olivet* ..... Hutchinson	M. T. Halphide.
▲Onida* ..... Sully	J. H. Gropengieser.
▲Parker*† ..... Turner	EDWIN L. BROWN.
Parkston*† .. Hutchinson	John G. Hawley.
Pierpoint*† ..... Day	See Webster.
¶▲Pierre*† ..... Hughes	IVAN W. GOODNER.
▲Pankinton*† ..... Aurora	S. H. Bakewell.
Platte ..... Charles Mix	G. B. HARBEN.
Pukwana*† ..... Brule	See Chamberlain.
▲Rapid City*† Pennington	WOOD & BUELL.
▲Redfield*† ..... Spink	THOMAS STERLING.
Revillo*† ..... Grant	H. E. Jones.
▲Salem*† ..... McCook	E. H. Wilson.
Scotland*† .. Bon Homme	F. D. Wicks.
▲Sioux Falls*† Minnehaha	BAILEY & VOORHEES. Attorneys for Sioux Falls National Bank, W. U. Telegraph Co., Illinois Central R. R. Co., the Burlington, Cedar Rapids & Northern Ry. Co., and R. G. Dun & Co.
Sisseton*† ..... Roberts	R. O. Pearson.
Spearfish*† .... Lawrence	R. F. Crawford.
Spencer*† ..... McCook	See Salem.
Springfield*† Bonhomme	Wilcox & Clermont.
▲Sturgis*† ..... Meade	CHARLES C. POLK.
Summit*† ..... Roberts	See Wilmot.
Toronto*† ..... Deuel	See Clear Lake.
Tripp*† ... Hutchinson	See Armour.
▲Tyndall*† ... Bonhomme	W. T. Williams.
Valley Springs*† Minn'ha	See Sioux Falls.
Verdon*† ..... Brown	See Groton.
▲Vermillion*† ..... Clay	J. A. COPELAND.
Viborg*† ..... Turner	See Parker.
Vienna*† ..... Clark	See Clark.
Volga*† ..... Brookings	A. S. Mitchell.
Wakonda*† ..... Clay	See Centerville.
Warner*† ..... Brown	See Aberdeen.
▲Watertown*† .Codington	IRVIN H. MYERS.
Waubay*† ..... Day	See Webster.
▲Webster*† ..... Day	FRANK SEARS.
Wessington*† ..... Beadle	F. M. Simmons.
▲Wessington Sp'gs*. Jer'ld	J. R. Francis.
▲Wheeler* .... Charles Mix	D. P. Lamb.
White*† ..... Brookings	Charles H. Farrell.
WhiteLake*† .... Aurora	A. H. Henneous.
Whiterock*† .... Roberts	See Sisseton.
Whitewood*† .. Lawrence	See Deadwood.
Willowlake*† ..... Clark	See Clark.
▲Wilmot*† ..... Roberts	HOWARD BABCOCK.
Wolsey*† ..... Beadle	Chenoweth Bros.
▲Woonsocket*† .. Sanborn	J. T. Kean.
Worthing*† ..... Lincoln	See Canton.
▲Yankton*† ..... Yankton	FRENCH & ORVIS.

TENNESSEE.

Town and County.	Name.
▲Alamo* ..... Crockett	Isaac K. Revelle.
Alexandria* ..... DeKalb	Dan Williams.
▲Altamont ..... Grundy	See Tracy City.
▲Ashland City* .. Cheatham	J. J. Lenox.
▲Athens*† ..... McMinn	BURKETT & MANSFIELD.
Bellbuckle*† .... Bedford	W. B. Bates.
Bells*† ..... Crockett	Eugene Casey.
▲Benton* ..... Polk	B. B. C. Witt.
▲Blountville* ..... Sullivan	H. H. Smith.
▲Bolivar*† ..... Hardeman	Wood & McNeal.
Bristol*† ..... Sullivan	CURTIN & HAYNES.
▲Brownsville*† . Haywood	J. W. E. MOORE.
▲Byrdstown* ..... Pickett	W. J. Chilton.
▲Camden*† ..... Benton	S. L. Peeler.
▲Carthage*● ..... Smith	J. M. Fisher.
▲Celina* ..... Clay	M. C. Sidwell.
▲Centerville*† ... Hickman	CLAGETT & FLOWERS.
▲Charlotte* ..... Dickson	Morris & Cook
▲Chattanooga*† . Hamilton	COOKE, SWANEY & COOKE. Attorneys for Southern Ry. Co. Refer to any Bank in Chattanooga.
" ..... "	CHARLES W. RANKIN. Refers to any Bank in Chattanooga.
▲Clarksville*† .... Montg'y	LEECH & SAVAGE.
▲Cleveland*† ..... Bradley	J. C. Ramsey.
Clifton* ..... Wayne	See Waynesboro.
▲Clinton*† ..... Anderson	J. A. Fowler.
Coalcreek*† .. Anderson	See Clinton.
Collierville*† ..... Shelby	See Memphis.
▲Columbia*† ..... Maury	J. C. VOORHIES
▲Cookeville*● ..... Putnam	A. Algood.
▲Covington*† ..... Tipton	C. B. Simonton.
▲Crossville* ... Cumberland	Robinson, Smith & Lansden.
Cumberl'd Gap*† Clab'ne	J. H. S. Morison.
▲Dandridge*† .... Jefferson	Eugene Holtsinger.
▲Dayton*† ..... Rhea	B. G. McKENZIE.
▲Decatur* ..... Meigs	J. W. Lillard.
▲Decaturville* .... Decatur	J. A. England.
Decherd*† ..... Franklin	See Winchester.
Dickson*† ..... Dickson	W. E. Cullum.
▲Dover* ..... Stewart	J. W. Stout.
▲Dresden*† ..... Weakley	T. K. Reynolds.
▲Dunlap*† ..... Sequatchie	Stewart & Stewart.
Dyer*† ..... Gibson	See Trenton.
▲Dyersburg*† ..... Dyer	D. B. JOHNSON.
▲Elizabethton*† ..... Carter	TIPTON & MILLER.
▲Erin*† ..... Houston	Dunbar & Hobbs.
▲Erwin* ..... Unicoi	See Johnson City.
▲Fayetteville*† ... Lincoln	W. B. LAMB.
▲Franklin*† ... Williamson	HEARN, McCORKLE & LANE.
▲Gainesboro* ..... Jackson	J. T. & O. H. Anderson.
▲Gallatin*† ..... Sumner	B. D. BELL.
Goodlettsville*† Davidson	Pardue & Bass.
Gordonsville*● ..... Smith	E. M. McDonald.
▲Greeneville*† .... Greene	Shoun & Susong.
Greenfield*† ... Weakley	J. C James.
Halls*● ..... Lauderdale	See Dyersburg.
Harriman*† ..... Roane	S. C. BROWN.
▲Hartsville* ..... Trousdale	J. E. Foust. Jr.
▲Henderson*† ..... Chester	T. F Stubblefield.
Humboldt*† ..... Gibson	G. W. WADE.
▲Huntingdon*† ..... Carroll	Allbritten & Maddox.
▲Huntsville* ..... Scott	J. F. Baker.
▲Jacksboro* ..... Campbell	W. R. Peters.
▲Jackson*† ..... Madison	ROBERT W. HAYNES.
▲Jamestown* ..... Fentress	CONATSER & CASE.
▲Jasper*† ..... Marion	Spears & Roberson.
Jellico*† ..... Campbell	H. M. Goins.
JohnsonCity*† . Washin'n	KIRKPATRICK, WILLIAMS & BOWMAN.
▲Jonesboro*† Washington	Newton Stocker.
Kenton*† ..... Obion	J. L. Fry.
▲Kingston* ..... Roane	YOUNG & BREAZEALE.
▲Knoxville*† ..... Knox	CORNICK & CORNICK. Refer to East Tennessee National Bank, City National Bank, and Union Bank.
" ..... "	GREEN & SHIELDS. Attorneys for City National Bank.
" ..... "	LUCKY, SANFORD & FOWLER. Attorneys for East Tennessee National Bank. Refer to Central Trust Co. of New York.
▲Lafayette* ..... Macon	J. S. Wootten.
▲Lawrenceburg*† Lawr'ce	W. R. King.
▲Lebanon*† ..... Wilson	McCLAIN & McCLAIN.
Lenoir City* ..... Loudon	Fox & Greer.
▲Lewisburg*† .... Marshall	W. P. McClure.
▲Lexington*† .. Henderson	John E. McCall.
Liberty* ..... De Kalb	See Smithville.
▲Linden* ..... Perry	Fred M. Carter.
▲Livingston* ..... Overton	W. H. Hussey.
▲Loudon*† ..... Loudon	G. W. Fox.
▲Lynchburg* ..... Moore	Parks & Parks.
Lynnville*† ..... Giles	See Pulaski.
▲Madisonville*† .... Monroe	McCroskey & McCroskey.
▲Manchester*† .... Coffee	Cross & Ramsey.
Martin*† ..... Weakley	BAWDEN & MAIDEN.
▲Maryville*● ..... Blount	F. H. LAMON.
▲Maynardville* ..... Union	N. & Samuel J. Allor.
McKenzie*† ..... Carroll	See Huntingdon.
▲McMinnville*† ... Warren	LIND & HOODENPYL.
▲Memphis*† ..... Shelby	HENRY CRAFT, Equitable Bldg. Attorney for Union & Planters Bank. A complete collection department.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲Memphis *•† ..... Shelby (*Continued.*)	McFARLAND & NEBLETT, 22 Madison st. Attorneys for National Bank of Commerce.
" ..... "	METCALF & METCALF. Refer to any bank in Memphis.
" ..... "	WILLIAM A. PERCY, Porter Building. Attorney Memphis National Bank and Peoples Saving Bank.
" ..... "	SCRUGGS & ROSEBROUGH, Attorneys for Security Bank. Refer to any bank in the city.
" ..... "	WARINNER & WARINNER, Attorneys for First National Bank.
Milan*• † ..... Gibson	S. R. CLARK.
▲Morristown*• † .. Hamblen	SHIELDS & MOUNTCASTLE.
Mossycreek*• † .. Jefferson	C. T. Rankin.
▲Mountain City* .. Johnson	Donnelly & Donnelly.
Mount Pleasant*• †. Maury	See Columbia.
▲Murfreesboro*• † Ruther'd	PALMER & RIDLEY.
¶▲Nashville*• † ... Davidson	MOORE & McNALLY, Cole Bldg. References—New York: Carter, Hughes & Dwight; Nashville: Union Bank & Trust Co.
Newbern*• † ..... Dyer	N. L. Scobly.
Newburg ..... Lewis	See Columbia.
▲Newport*• † ..... Cocke	H. N. Cate.
Oblon*• † ..... Oblon	See Union City.
▲Ooltewah*• † ..... James	See Chattanooga.
▲Paris*• † ..... Henry	J. C. SWEENEY.
Petersburg*• † .... Lincoln	See Fayetteville.
▲Pikeville*• † ..... Bledsoe	John C. Myers.
▲Pulaski*• † ..... Giles	HUME R. STEELE.
▲Ripley*• † ..... Lauderdale	Thomas Steele.
Rockwood*• † ..... Roane	T. A. WRIGHT.
▲Rogersville*• † ... Hawkins	J. O. Phillips.
Rutherford*• † .... Gibson	A. J. Elwie.
Rutledge*• † ..... Grainger	A. F. Bryan.
▲Savannah* ..... Hardin	Broyles & McDougall.
▲Selmer*• † ..... McNairy	W. K. Abernathy.
▲Sevierville* ..... Sevier	M. B. McMahon.
▲Shelbyville*• † .... Bedford	E. CALDWELL.
▲Smithville* ..... DeKalb	R. L. Cantrell.
▲Sneedville* ..... Hancock	W. B. Davis.
▲Somerville*• † ..... Fayette	H. C. Moorman.
South Pittsburg*• † Marion	M. M. Allison.
▲Sparta*• † ..... White	M. A. Cummings.
▲Spencer* ..... Van Buren	A. L. Hamby.
Spring City*• † ..... Rhea	R. C. M. Cunningham.
▲Springfield*• † .. Robertson	A. E. GARNER.
Sweetwater*• † .... Monroe	Young & Young.
▲Tazewell*• ..... Claiborne	H. Y. Hughes.
▲Tiptonville* ..... Lake	W. W. Cochran.
Tracy City*• † ..... Grundy	J. B. Ferguson.
▲Trenton*• † ..... Gibson	DEASON, RANKIN & ELDER.
Trimble*• † ..... Dyer	See Newbern.
Troy* ..... Oblon	J. G. Smith & Son.
Tullahoma*• † ..... Coffee	Davidson & Aydelott.
▲Union City*• † ..... Oblon	L. S. PARKS.
▲Wartburg* ..... Morgan	Baker & Riseden.
Wartrace*• † ..... Bedford	C. S. Ivie.
Watertown*• ..... Wilson	A. P. Womock.
▲Waverly*• † .. Humphreys	J. F. SHANNON.
▲Waynesboro* ..... Wayne	John F. Morrison.
▲Winchester*• † .. Franklin	EMBREY & TAYLOR.
▲Woodbury* ..... Cannon	James A. Jones.

TEXAS.

Town and County.	Name.
▲Abilene*• † ..... Taylor	JOHN BOWYER.
▲Albany*• † .... Shackleford	WARREN & WEBB, Attorneys. WEBB & HILL, Agents.
Alice*• † ..... Nueces	See Corpus Christi.
▲Alpine*• † ..... Brewster	L. F. Fishback.
Alvarado*• † ..... Johnson	I. A. Patton.
Alvin*• † ..... Brazoria	L. F. Fishback.
Alvord*• † ..... Wise	J. W. Bashaw.
▲Amarillo*• † ..... Potter	Plemmons & Veal.
▲Anderson* ..... Grimes	Buffington & Buffington.
▲Angleton*• † ..... Brazoria	L. R. Bryan.
▲Anson* ..... Jones	R. Colbert.
Aransas Pass*• † San Pat'lo	See Corpus Christi.
▲Archer City* ..... Archer	T. H. Marberry.
Arlington*• † ..... Tarrant	J. O. W. Burney.
▲Athens*• ..... Henderson	RICHARDSON, WATKINS MILLER.
Atlanta*• † ..... Cass	O'Neal & Allday.
¶▲Austin*• † ..... Travis	J. L. PEELER. General Attorney for John W. Mackay, New York; First National Bank of Austin, and James H. Raymond & Co., bankers.
▲Baird*• † ..... Callahan	O. Bowyer.
▲Ballinger*• † ..... Runnels	HARRIS & SMITH.
▲Bandera* ..... Bandera	J. R. Storms.
▲Barstow*• † ..... Ward	See Pecos.
Bartlett*• † .... Williamson	See Belton.
▲Bastrop*• † ..... Bastrop	ORGAIN & GARWOOD.
▲Batesville* ..... Zavalla	See Pearsall.
▲Bay City* ..... Matagorda	William E. Austin.
▲Beaumont*• † ... Jefferson	GREER & GREER.
▲Beeville*• † ..... Bee	J. C. CRISP
▲Bellville*• † ..... Austin	Blake & Holland.
▲Belton*• † ..... Bell	W. S. SHIPP.
▲Benjamin* ..... Knox	G. B. Landrum.
Bertram*• † ..... Burnet	See Burnet.
▲Bigspring*• † ..... Howard	S. H. MORRISON.
Blanco* ..... Blanco	J. W. Baines.
Blooming Grove*• † Nav'o	Callicutt & Call.
Blossom*• † ..... Lamar	See Paris.
▲Boerne*• † ..... Kendall	F. W. Schweppe.
▲Bonham*• † ..... Fannin	R. B. SEMPLE.
▲Boston ..... Bowie	See Texarkana.
Bowie*• † ..... Montague	G. W. WALTHALL.
▲Brackettville*• † .... Kinney	W. L. CLAMP.
▲Brady* ..... McCulloch	F. M. Newman.
Brandon*• † ..... Hill	See Hillsboro.
▲Breckenridge* .. Stephens	William Veale & Son.
Brenham*• † ... Robertson	J. W. Woods.
▲Brenham*• † .. Washington	CAMPBELL & PENNINGTON.
Bridgeport*• † ..... Wise	C. A. Bridgeman.
▲Brownsville*• † .. Cameron	JAMES B. WELLS.
▲Brownwood*• † .... Brown	JENKINS & McCARTNEY.
▲Bryan*• † ..... Brazos	DOREMUS & BUTLER.
Burkeville* ..... Newton	Blake & Smith.
▲Burnet*• † ..... Burnet	J. G. Cook.
Burton*• † ... Washington	J. J. McCain.
▲Caldwell*• † ..... Burleson	Alexander & Heslip.
Calvert*• † ..... Robertson	Field & Taylor.
▲Cameron*• † ..... Milam	HEFLEY, McBRIDE & WATSON.
▲Canadian*• † ..... Hemphill	W. D. Fisher.
▲Canton* ..... Van Zandt	Haynes & Reese.
▲Canyon*• ..... Randall	See Amarillo.
▲Carrizo*• † ..... Zapata	See Pearsall.
▲Carrizo Springs* . Dimmit	See Pearsall.
▲Carthage*• † ..... Panola	Claude Pollard.
Castroville* ..... Medina	See Uvalde.
▲Center* ..... Shelby	I. O. B. RICHARDSON.
▲Centerville* ..... Leon	Dean & Dean.
▲Channing*• † ..... Hartley	W. Boyce.
Chico*• † ..... Wise	John L. Morris.
▲Childress*• † .... Childress	W. T. McConnell.
Cisco*• † ..... Eastland	J. J. Butts.
▲Clairemont* ..... Kent	See Snyder.
▲Clarendon*• † ..... Donley	H. B. White.
▲Clarksville*• † .. Red River	Chambers & Dook.
▲Claude*• † ..... Armstrong	Ira Webster.
▲Cleburne*• † ..... Johnson	GOLDSMITH & WALKER.
Clifton*• † ..... Bosque	J. C. O'Bryan.
▲Coldspring* .. San Jacinto	Felix G. Bryan.
▲Coleman*• † ..... Coleman	T. R. AUSTIN.
▲Colorado*• † ..... Mitchell	W. B. Crockett.
Columbia*• † .... Brazoria	J. N. Shapard.
▲Columbus*• † ... Colorado	GEORGE McCORMICK.
▲Comanche*• † ... Comanche	L. B. Russell.
Commerce*• † ..... Hunt	T. W. Thompson.
▲Conroe*• † .. Montgomery	T. E. Humphrey.
▲Cooper*• † ..... Delta	L. L. Wood.
▲Corpus Christi*• † Nueces	DELMA & GIVENS.
▲Corsicana*• † .... Navarro	McKIE & AUTRY.
▲Cotulla*• † ..... La Salle	C. H. Mayfield.
Cresson*• † ..... Hood	See Cleburne.
▲Crockett*• † ..... Houston	NUNN & NUNN.
▲Crowell* ..... Foard	Robert Cole.
▲Cuero*• † ..... DeWitt	JOHN H. BAILEY.
▲Daingerfield*• † .... Morris	J. M. Moore.
▲Dallas*• † ..... Dallas	SAMUEL A. LEAKE. Attorney for National Exchange Bank.
▲Decatur*• † ..... Wise	R. E. CODSWELL.
DeKalb*• † ..... Bowie	W. W. Dillard.
Deleon*• † ..... Comanche	A. R. Pool.
▲Delrio*• † ..... Valverde	JOSEPH JONES.
Denison*• † ..... Grayson	W. M. PECK.
▲Denton*• † ..... Denton	ALVIN C. OWSLEY.
Detroit*• † ..... Red River	See Clarksville.
▲Dickens*• ..... Dickens	See Plainview.
▲Dimmitt* ..... Castro	S. Gaugh.
Dublin*• † ..... Erath	McCAIN & DANIELS.
▲Dumas ..... Moore	See Amarillo.
Eaglelake*• † .... Colorado	W. S. Strickland.
▲Eagle Pass*• † .. Maverick	J. M. GOGGIN.
▲Eastland*• † ..... Eastland	D. G. Hunt.
▲Edna*• † ..... Jackson	Dobbs & McCrory.
Elcampo*• † ..... Wharton	W. L. Hall.
Elgin*• † ..... Bastrop	See Bastrop.
▲El Paso*• † ..... El Paso	BEALL & KEMP.
▲Emma* ..... Crosby	J. WILSON BOYLE.
▲Emory*• † ..... Rains	W. H. Clendenin.
▲Ennis*• † ..... Ellis	D. P. SINGLETON.
▲Fairfield* ..... Freestone	Boyd, Compton & Anderson.
Farmersville*• † .... Collin	D. P. JOHNSON.
Ferris*• † ..... Ellis	M. McKnight.
Flatonia*• † ..... Fayette	Lane & Lane.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Floresville*†..... Wilson	B. F. BALLARD.
▲Floydada*..... Floyd	See Plainview.
Forney*†..... Kaufman	See Terrell.
▲Fort Davis*†.... Jeff Davis	O. L. Price.
▲Fort Stockton* .... Pecos	See Pecos.
▲Fort Worth*†....Tarrant	COWAN & BURNEY. Attorneys for American Nat. Bank.
" ..... "	WEST, SMITH & CHAPMAN. Attorneys for First National Bank.
▲Franklin*†.....Robertson	J. D. Gann.
▲Fredericksburg* Gillespie	A. O. COOLEY.
Frost*.....Navarro	B. H. Johnson.
▲Gail*..... Borden	See Snyder.
▲Gainesville*†. Galveston	STUART & BELL.
▲Galveston*†...Galveston	MANN & BAKER. Att'ys for Texas Guarantee & Trust Co.
" ..... "	SPENCER & SCOTT. Refer to Galveston National Bank or any Bank or business man in Galveston.
Ganado*†..... Jackson	See Edna.
▲Garden City*... Glasscock	See Midland,
Garland*†..... Dallas	See Dallas.
▲Gatesville*†..... Coryell	J. E. Walker.
▲Georgetown*†... Will'son	SANSOM & SANSOM.
▲Giddings*†..... Lee	J. L. Rousseau.
▲Gilmer*†..... Upshur	Barnwell & Eberhart.
▲Glenrose*..... Somervell	B. F. ROBERTS.
▲Goldthwaite*†..... Mills	E. B. ANDERSON.
▲Golliad*†..... Golliad	G. E. Pope.
▲Gonzales*†..... Gonzales	BURGESS & HOPKINS
▲Graham*..... Young	Arnold & Arnold.
▲Granbury*†..... Hood	J. J. HINER.
Grandview*†... Johnson	F. A. Arnold.
Granger*†... Williamson	J. W. Posey.
▲Greenville*†..... Hunt	CRADDOCK & LOONEY.
▲Groesbeck*†...Limestone	Farrar, Williams & Farrar.
▲Groveton*†..... Trinity	Kenley & Stevenson.
▲Guthrie*..... King	See Benjamin.
▲Hallettsville*†... Lavaca	PATTON & ELLIS.
▲Hamilton*†..... Hamilton	J. A. Eidson.
▲Hansford..... Hansford	See Canadian.
▲Haskell*..... Haskell	Foster & Scott.
Hearne*†..... Robertson	Bishop & Lane.
▲Hemphill*..... Sabine	A. D. Hamilton.
▲Hempstead*†..... Waller	A. C. Tompkins.
▲Henderson*†..... Rusk	J. HARVEY TURNER.
▲Henrietta*†..... Clay	W. G. EUSTIS.
Hico*†..... Hamilton	D. Langford.
▲Hidalgo*..... Hidalgo	See Rio grande.
Higgins*†..... Lipscomb	E. C. Gray.
▲Hillsboro*†..... Hill	WEAR & MORROW.
Holland*†..... Bell	See Belton.
▲Hondo*†..... Medina	E. De Montel.
Honeygrove*†.....Fannin	G. W. Wells.
▲Houston*†..... Harris	GOLDTHWAITE & MOODY. Attorneys for First National Bank.
" ..... "	W. C. OLIVER. Refers to First National Bank and American National Bank.
Howe*†..... Grayson	See Sherman.
Hubbard*..... Hill	Boyd & Frisby.
▲Huntsville*†..... Walker	McKINNEY & HILL.
Hutto*†..... Williamson	See Taylor.
Iowapark*†..... Wichita	Hinton Smith.
Italy*†..... Ellis	See Waxahachie.
Itasca*†..... Hill	M. S. Wood.
▲Jacksboro*..... Jack	E. W. Nicholson.
Jacksonville*†.Cherokee	See Rusk.
▲Jasper*..... Jasper	W. W. BLAKE.
▲Jefferson*†..... Marion	R. R. TAYLOR.
Jewett*†..... Leon	See Centerville.
▲Johnson City*..... Blanco	N. T. Stubbs.
▲Junction*..... Kimble	Horace E. Williams.
▲Karnes City*†.... Karnes	J. C. GOODE.
▲Kaufman*†..... Kaufman	JAMES YOUNG.
Kemp*..... Kaufman	See Kaufman.
Kerens*†..... Navarro	See Corsicana.
▲Kerrville*†..... Kerr	Garrett & Burney.
Killeen*†..... Bell	See Belton.
Kosse*†..... Limestone	See Groesbeck.
▲Kountze*†..... Hardin	W. W. DIES.
Kyle*..... Hays	See San Marcos.
Ladonia*†..... Fannin	R. M. Rowland.
▲Lagrange*†..... Fayette	Lane & Lane.
▲Lampasas*†.... Lampasas	W. B. ABNEY.
Lancaster*†..... Dallas	John W. George.
▲Laplata..... Deaf Smith	C. G. Witherspoon.
Laporte*†..... Harris	See Houston.
▲Laredo*†..... Webb	DODD & MULLALLY.
Leander*†... Williamson	See Georgetown.
Leonard*†..... Fannin	Ross & Ross.
Lewisville*†..... Denton	See Denton.
▲Liberty*†..... Liberty	T. E. Branch.
▲Linden*..... Cass	J. S. Mills.
▲Lipscomb*..... Lipscomb	See Canadian.
▲Livingston*†..... Polk	Hill & Hill.

Town and County.	Name.
▲Llano*†..... Llano	J. H. McLean.
▲Lockhart*†..... Caldwell	J. J. SHEPPARD.
▲Longview*†..... Gregg	Turner & McHaney.
Lorena*†..... McLennan	See Waco.
Lott*†..... Falls	George A. Hodges.
▲Lubbock*..... Lubbock	See Plainview.
▲Lufkin*†..... Angelina	Mantooth & Townsend.
Luling*†..... Caldwell	H. B. Story.
▲Madisonville*.... Madison	Dean & Dean.
Manor*†..... Travis	James M. Harris.
Mansfield*..... Tarrant	W. D. House.
Marble Falls*†... Burnet	See Burnet.
▲Marfa*†..... Presidio	H. H. Kilpatrick.
▲Marlin*†..... Falls	MARTIN & EDDINS.
▲Marshall*†..... Harrison	T. P. Young.
▲Mason*†..... Mason	Runge & Crawford.
▲Matador*..... Motley	See Plainview.
McGregor*†.. McLennan	W. C. O'Bryan.
▲McKinney*†..... Collin	JENKINS & McCLELLAN
▲Memphis*†..... Hall	C. R. Brice.
▲Menardville*..... Menard	L. W. Ainsworth.
▲Meridian*†..... Bosque	Robertson & Robertson.
Merkel*†..... Taylor	See Abilene.
Mesquite*†..... Dallas	See Dallas.
Mexia*†..... Limestone	W. A. Doyle.
▲Miami*†..... Roberts	C. COFFEE.
▲Midland*†..... Midland	R. H. Zane.
Midlothian*†..... Ellis	J. H. Peebles.
Milford*†..... Ellis	H. N. C. Davis.
Mineola*†..... Wood	Cate & Bruce.
Mineralwells*†P'loPinto	Albert Stevenson.
▲Mineetie*..... Wheeler	See Amarillo.
▲Montague*..... Montague	G. W. ALCORN.
Moody*†..... McLennan	John S. Patterson.
Morgan*†..... Bosque	See Meridian.
Moulton*†..... Lavaca	See Flatonia.
Mount Calm*†..... Hill	See Hillsboro.
▲Mt. Pleasant*†..... Titus	S. P. Founders.
▲Mt. Vernon*†... Franklin	R. E. Dorenport.
▲Nacogdoches*†Na'doch's	J. C. HARRIS.
Naples*†..... Morris	See Daingerfield.
Navasota*†..... Grimes	G. W. L. CARR.
New Boston*†.... Bowie	R. M. Hubbard.
▲New Braunfels*†.. Comal	F. J. MAIER.
▲Newton*..... Newton	Cheatham & Syler.
Nocona*†..... Montague	W. D. Hagler.
▲Oakville*..... Live Oak	F. H. Church.
▲Ochiltree..... Ochiltree	See Higgins.
▲Odessa*†..... Ector	See Midland.
Omaha*†..... Morris	See Daingerfield.
▲Orange*†..... Orange	HOLLAND, LINK & HOLLAND
Overton*†..... Rusk	See Henderson.
▲Ozona*..... Crockett	S. D. Foote.
▲Paducah*..... Cottle	See Quanah.
▲Paintrock*..... Concho	Garland & Montgomery.
▲Palestine*†.... Anderson	B. H. GARDNER.
▲Palopinto*†.... Palo Pinto	H. E. Bradford, Jr.
▲Panhandle*†..... Carson	See Amarillo.
▲Paris*†..... Lamar	ALLEN & DOHONEY.
Parnell ..... Roberts	See Canadian.
▲Pearsall*†..... Frio	R. W. Hudson.
▲Pecos*†..... Reeves	T. J. Hefner.
Pilotpoint*†..... Denton	John Collier.
▲Pittsburg*†..... Camp	W. R. HEATH.
▲Plainview*..... Hale	L. S. Kinder.
Plano*†..... Collin	R. T. Shelton.
▲Pleasanton*.... Atascosa	G. M. Martin.
Port Arthur*†.. Jefferson	J. WILLIAMS.
▲Port Lavaca*†. Calhoun	W. Wilson.
▲Quanah*†..... Hardeman	M. M. HANKINS.
▲Quitman*..... Wood	V. B. Harris.
▲Rayner*..... Stonewall	See Anson.
▲Refugio*..... Refugio	See Victoria.
▲Richmond*†.. Fort Bend	D. R. Pearson.
▲Riogrande*†..... Starr	MONROE & SEABURY.
▲Robert Lee*..... Coke	W. C. Merchant.
▲Roby*..... Fisher	Crane & Yantis.
Rockdale*†..... Milam	N. H. Tracy.
Rockisland*†... Colorado	See Weimar.
▲Rockport*†..... Aransas	E. A. Stevens.
▲Rocksprings*.... Edwards	Samuel Hough.
▲Rockwall*†..... Rockwall	W. B. Wade.
Rodgers*†..... Bell	See Belton.
Rosebud*†..... Falls	George W. Riddle.
Roundrock*†.. W'l'mson	R. R. Hyland.
Royse City*.... Rockwall	See Greenville.
Runge*†..... Karnes	E. G. Gillett.
▲Rusk*†..... Cherokee	E. C. DICKINSON.
Saint Jo*†..... Montague	H. W. Hunt
▲San Angelo*†Tom Green	J. T. THOMSON.
▲San Antonio*†..... Bexar	BALL & FULLER. Attorneys for Frost National Bank. Refer to Chemical Nat. Bank, N. Y., G. A. Baker, President; Continental Nat. Bk., St. Louis, and First Nat. Bank, Kansas City.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲San Antonio*†.....Bexar (*Continued.*)	DENMAN, FRANKLIN & McGOWN, Attorneys San Antonio National Bank and Lockwood National Bank.
▲San Diego*† .....Duval	FRANK FUILLE.
Sanger*† .....Denton	See Denton.
▲San Marcos*† .....Hays	W. G. Barbee.
▲San Saba*† ..... San Saba	JOHN T. WALTERS.
Santa Anna*† .. Coleman	L. V. Stockard.
Schulenburg*† .. Fayette	See La Grange.
▲Seguin*† .....Guadalupe	J. B. Dibrell.
▲Seymour*† .....Baylor	Britain & Glasgow.
▲Sherman*† .....Grayson	GALLOWAY & TEMPLETON.
▲Sherwood* .....Irion	See San Angelo.
Shiner*† .....Lavaca	Leonard & Gray.
▲Silverton* .....Briscoe	See Clarendon.
▲Sinton*† .... San Patricio	See Corpus Christi.
Smithville*† .... Bastrop	S. L. Staples.
▲Snyder* .....Scurry	C. C. Johnson.
▲Sonora* .....Sutton	S. G. Taylor.
Stamford .....Jones	G. M. SCARBOROUGH.
▲Stanton*† ..... Martin	See Midland.
▲Stephenville*† .... Erath	Martin & George.
▲Sterling City* .....Sterling	W. F. Kellis.
Stockdale*† ..... Wilson	G. M. Clifton.
Strawn*† .....Palo Pinto	See Mineral Wells.
▲Sulphur Syrings*† H'pk's	CROSBY & DINSMORE.
▲Sweet Water*† .... Nolan	E. P. Woodruff.
▲Tascosa*.....Oldham	See Amarillo.
Taylor*† .... Williamson	FRANCIS HORACE WELCH.
Temple*† .....Bell	BANKS & COCHRAN.
Terrell*† .....Kaufman	William H. Allen.
Texarkana† .....Bowie	WEBBER & WEBBER.
▲Texline*† ..... Dallam	See Clayton, N. M.
Thornton*† ... Limestone	Lamar Smith.
▲Throckmorton* Throck'n	W. T. Andrews.
▲Tilden* .....McMullen	Kuykendall & Dilworth.
Timpson*† .....Shelby	See Center.
▲Tulia* ..... Swisher	See Plainview.
▲Tyler*† .....Smith	CAIN & KNOX.
▲Uvalde*† .....Uvalde	GARNER & LOVE.
Van Alstyne*† .. Grayson	E. J. Humphreys.
Velasco*† .....Brazoria	Lewis R. Bryan.
▲Vernon*† .....Wilbarger	Bonner & Mason.
▲Victoria*† ..... Victoria	C. F. CARSNER.
▲Waco*† .....McLennan	LLEWELLYN AUBREY. Refers to First National Bank.
" ..... "	L. W. CAMPBELL. Refers to Texas Central Railroad Co. and First Nat. Bank.
" ..... "	J. R. DOWNS. Attorney for Provident National Bank.
Waller*† .....Waller	H. Paul George.
▲Wallisville* ....Chambers	See Liberty.
▲Waxahachie*† ..... Ellis	TEMPLETON & HARDING.
▲Weatherford*† .. Parker	J. M. RICHARDS.
Weimar*† .....Colorado	B. Jannon.
▲Wellingt'n*Collingsworth	See Memphis.
West*† .....McLennan	E. Bodell.
▲Warton*† .....Wharton	G. P. DOUGHERTY.
Whitesboro*† ...Grayson	J. K. Jamison.
Whitewright*† .Grayson	W. S. Vernon.
Whitney*† ..... Hill	W. T. Moore.
Whitt* .....Parker	See Weatherford.
▲Wichita Falls*† .Wichita	MONTGOMERY & HUGHES.
Willspoint*† .. Van Zandt	W. B. Wynne.
Winnsboro*† ..... Wood	Howell & Nabors.
▲Woodville*† ..... Tyler	J. A. Mooney.
Wortham*† .... Freestone	See Mexia.
Wolfe City*† ..... Hunt	J. W. Hopkins.
Wylie*† ..... Collin	See Plano.
Yoakum*† ..... DeWitt	THOMAS SMOOT.
Yorktown*† ..... DeWitt	See Cuero.

UTAH.

American Fork*† .. Utah	See Provo City.
Ashley ..... Uinta	See Vernal.
▲Beaver*† ..... Beaver	W. F. Knox.
▲Brigham*† ..... Boxelder	R. H. JONES.
▲Castledale* ..... Emery	See Provo City.
▲Coalville*† ..... Summit	See Park City.
Corinne*† .....Boxelder	H. L. Steed.
Eureka*† ..... Juab	B. N. C. Stott.
▲Farmington*† ..... Davis	Wilson & Willey.
▲Fillmore*† ..... Millard	J. A. Melville.
▲Heber* ..... Wasatch	A. C. HATCH.
▲Junction* ..... Piute	See Beaver.
Kanab*† ..... Kane	J. F. Brown.
Kaysville*† ..... Davis	Thomas H. Phillips.
Lehi City*† ..... Utah	P. Evans.
▲Loa* ..... Wayne	See Beaver.
▲Logan*† ..... Cache	P. E. KEELER.
▲Manti*† ..... Sanpete	WM. D. LIVINGSTON.
Mercur*† ..... Tooele	See Tooele.
▲Moab* ..... Grand	J. N. Corbin.
▲Monticello* .....San Juan	See Dolores, Colo.
▲Morgan*† ..... Morgan	Samuel Francis.
Mt. Pleasant*† ... Sanpete	Ferdinand Ericksen.
▲Nephi*† ..... Juab	F. W. Chappell.
▲Ogden*† ..... Weber	N. J. HARRIS.
▲Panguitch*† ..... Garfield	W. P. Sargent.
Park City*† ..... Summit	D. C. McLAUGHLIN.
▲Parowan*† ..... Iron	See Panguitch.
Payson*† ..... Utah	J. E. Page.
▲Price*† ..... Carbon	See Provo City.
▲Provo City*† ..... Utah	SAMUEL A. KING.
▲Randolph* ..... Rich	See Logan.
▲Richfield*† ..... Sevier	I. J. STEWART.
¶▲Salt Lake City*† Salt L'e	THOMAS F. BARBEE. Reference, without permission, Hon. Wm. G. Ewing, Chicago, Ill.
" ..... "	BOOTH, LEE & RITCHIE. Refer to National Bank of the Republic.
" ..... "	GEORGE L. NYE. Refers to Bank of Commerce.
" ..... "	STEPHENS & SMITH. Refer to any bank in Salt Lake City.
Spanish Fork*† ..... Utah	See Provo City.
Springville*† ..... Utah	See Provo City.
▲St. George*† . Washington	D. H. MORRIS.
▲Tooele* ..... Tooele	H. S. Gowans.

VERMONT.

Alburg*† ..... Grand Isle	J. P. Ladd.
Arlington*† . Bennington	O. M. Barber.
Bakersfield* .... Franklin	H. F. Brigham.
Barnet*† ..... Caledonia	C. A. Horsford.
Barre*† ..... Washington	GEORGE A. BRIGHAM.
Barton*† ..... Orleans	T. W. Baldwin.
Barton Landing*† Orleans	B. F. D. Carpenter.
Bellows Falls*† Windham	Levant M. Read.
Belvidere ..... Lamoille	See Hyde Park.
▲Bennington*† Benningt'n	Barber & Darling.
Bethel*† ..... Windsor	W. B. C. Stickney.
Bradford*† ..... Orange	John B. Peckett, Jr.
Braintree* ..... Orange	See Chelsea.
Brandon*† ..... Rutland	W. A. ATWELL.
Brattleboro*† . Windham	WATERMAN & MARTIN.
Bristol*† ..... Addison	W. W. Rider.
Burke ..... Caledonia	See St. Johnsbury.
▲Burlington*† . Chittenden	CUSHMAN & SHERMAN.
Cambridge*† ... Lamoille	See Hyde Park.
Canaan*† ..... Essex	See Colebrook, N. H.
Castleton*† ..... Rutland	HENRY L. CLARK.
Cavendish*† .... Windsor	See Ludlow.
Charleston ..... Orleans	See Island Pond.
▲Chelsea* ..... Orange	Darling & Darling.
Chester*† ..... Windsor	George L. Fletcher.
Colchester*† Chittenden	See Burlington.
Concord ..... Essex	See St. Johnsbury.
Craftsberry* ..... Orleans	See Hyde Park.
Danville*† ..... Caledonia	See St. Johnsbury.
Derby* ..... Orleans	J. G. Foster.
Derby Line*† .... Orleans	See Newport.
East Burke* ... Caledonia	G. T. A. Humphrey.
Eden* ..... Lamoille	See Hyde Park.
Elmore ..... Lamoille	See Hyde Park.
Enosburg Falls*† Franklin	E. McFeeters.
Essex Jct.*† . Chittenden	See Burlington.
Fairfield*† ..... Franklin	Isaac N. Chase.
Fair Haven*† .... Rutland	R. C. Abell.
Felchville* ..... Windsor	See Ludlow.
▲Guildhall† ..... Essex	See St. Johnsbury.
Hardwick*† ... Caledonia	MELVIN G. MORSE.
Hartford*† ..... Windsor	Samuel E. Pingree.
Highgate*† ..... Franklin	C. G. Austin.
▲Hyde Park*† .... Lamoille	F. H. McFARLAND.
Irasburg*† ..... Orleans	W. D. Tyler.
Island Pond*† ..... Essex	George N. Dale.
Jamaica*† .... Windham	See Brattleboro.
Jay ..... Orleans	See North Troy.
Jericho*† .... Chittenden	See Burlington.
Johnson*† ..... Lamoille	B. A. Hunt.
Leicester Jct.*† . Addison	See Middlebury.
Lowell* ..... Orleans	See Hyde Park.
Ludlow*† ..... Windsor	Sargent & Stickney.
Lunenburg*† ..... Essex	See St. Johnsbury.
Lyndon*† ..... Caledonia	J. T. Gleason.
Lyndonville*† . Caledonia	E. J. Bodwell.
▲Manchester*† Benningt'n	H. K. Fowler.
Manchester Cen.*† Bennt'n	Fowler, Son & Co.
▲Middlebury*† ... Addison	BUTTON & BUTTON.
Middletown Spr'gs* Rutld	See Rutland.
Milton*† ..... Chittendon	See Burlington.
¶▲Montpelier*† Wash'ton	DILLINGHAM, HUSE & HOWLAND.
Morrisville*† ... Lamoille	Powers & Cheney.
▲Newfane*† ..... Windham	See Brattleboro.
▲Newport*† ..... Orleans	JOHN YOUNG.
N. Bennington*† B'ngton	Franklin Scott.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Northfield*† Washington	Frank M. Plumly.
▲North Hero* ..Grand Isle	See St. Albans.
NorthPownal*†Ben'gton	T. E. Brownell.
North Troy*†....Orleans	O. S. Annis.
Norwich*•.....Windsor	J. T. Morrison.
Orwell*.....Addison	See Brandon.
Pittsford*†.....Rutland	See Rutland.
Plainfield*†.Washington	O. L. Hoyt.
Poultney*† .....Rutland	Beaman & Platt.
Proctor*† .....Rutland	F. C. Partridge.
Proctorsville*† Windsor	S. E. Emery.
Randolph*† .....Orange	J. D. Dennison.
Randolph Centre* Orange	See Randolph.
Readsboro*† Bennington	Faxon L. Bowen.
Richford*†.....Franklin	POWELL & POWELL.
Rockingham.... Windham	See Bellows Falls.
Roxbury*†..Washington	See Northfield.
Royalton*† .....Windsor	R. C. Dennison.
▲Rutland*† .....Rutland	JOEL C. BAKER.
SouthRoyalton*†Windsor	Tarbell & Whitham.
Springfield*†.... Windsor	A. M. Albee.
▲St. Albans*†.....Franklin	HOGAN & HOGAN.
▲St. Johnsbury*†.Caled'ia	Wendell P. Stafford.
Stowe*† .....Lamoille	Geo. Wilkins.
Strafford*†.....Orange	See Chelsea.
Swanton*† .....Franklin	D. G. Freeman.
Troy* .....Orleans	See North Troy.
Underhill*† .Chittenden	J. J. Monahan.
Vergennes*† .....Addison	Frank L. Fish.
Waitsfield* ..Washington	See Montpelier
Waterbury*† Washingt'n	W. P. Dillingham.
Waterville* .....Lamoille	See Hyde Park.
Wells River*†.....Orange	Smith & Sloane.
Westfield* .....Orleans	See North Troy.
West Randolph...Orange	See Randolph.
White River Jc*†Wf'ds'r	Wm. Batchelder.
Whitingham*† Windham	See Wilmington.
Wilmington*†.Windham	O. E. Butterfield.
Windsor*†.....Windsor	J. C. Enright
Winooski*† .Chittenden	See Burlington.
Wolcott*† .....Lamoille	See Hyde Park.
▲Woodstock*† ..Windsor	W. E. JOHNSON.

VIRGINIA.

Town and County.	Name.
▲Abingdon*†.Washington	FULKERSON, PAGE & HART.
▲Accomac* .....Accomac	Thomas W. Russell.
Alexandria*† Alexandria	ANTHONY W. ARMSTRONG.
▲Amelia*† .....Amelia	Southall & Farrar.
▲Amherst*†.....Amherst	C. L. Scott.
Appomattox*†Appom'tox	W. C. Franklin.
Arrington*† .....Nelson	Brown & Loving.
Ashland*† .....Hanover	STONEWALL J. DOSWELL.
Aylett*.....King William	Wm. R. Aylett.
Basic City*†.....Augusta	See Staunton.
Beaver Dam*†...Hanover	S. Carter Redd.
▲Bedford City*†..Bedford	BURKE & KEMP.
Belmont ...Spottsylvania	Lee J. Graves.
Berkley*† .....Norfolk	G. D. PARKER.
▲Berryville*† .....Clarke	A. Moore, Jr.
Big Stone Gap*†.... Wise	Ayers & Ayers
Blacksburg*†..Montgo'ry	W. Dunlap.
Blackstone*†..Nottoway	W. H. Mann.
▲Bland*.....Bland	F. Kegley.
▲Bowling Green*.Caroline	A. B. Chandler.
▲Boydton*†. Mecklenburg	Faulkner & Thorp.
Brentsville*P'nce William	See Manassas.
Bridgewater*† Rock'g'm	See Harrisonburg.
Bristol*† ....Washington	See Bristol, Tenn
Buchanan*† ...Botetourt	H. A. Latane.
▲Buckingham* Buck'gh'm	W. M. Cabell.
Buena Vista*†Rockbridge	C. B GUYER.
Burkeville*†...Nottoway	See Crewe.
Cape Charles*†North'ton	John T. Daniel.
▲Charles City .Charles City	D. G. Tyler.
▲Charlottesville*†.Albe'le	MICAJAH WOODS.
Chase City*†Mecklenb'rg	W. H. Smith.
▲Chatham*†..Pittsylvania	See Danville.
▲Chesterfield*.Chesterfield	P. V. Cogbill.
Chincoteague Isl*Acco'ac	See Accomac.
▲Christiansburg*†.Montg'y	PLEGAR & JOHNSON.
Claremont*†..... Surry	See Surry.
Clarksville*† Mecklenb'g	Henry Wood, Jr.
Clifton Forge*†Allegheny	George F. Anderson.
▲Clintwood*.... Dickinson	COLUMBUS PHIPPS.
Colon'l B'ch*Westmorel'd	See Montross.
Comorn*.....King George	J. E. Mason.
▲Courtland*†Southampt'n	Prince & McLemore.
▲Covington*†.. Alleghany	R. L PARRISH.
Crewe*†.....Nottoway	W. H. Maun
▲Culpeper*†..... Culpeper	Rixey & Barbour.
▲Cumberland*† Cumberl'd	A. B. Armstrong.
Cumnor..King and Queen	Pollard & Pollard.
Danville*†...Pittsylvania	HENRY R. MILLER.
▲Denbigh* .....Warwick	See Newport News.
▲Dinwiddie..... Dinwiddie	See Petersburg.
Drakes Branch*†Chart'te	See Smithville.
Dumfries..Prince William	See Manassas.
E. Radf'rd*†Montgomery	See Christiansburg.
▲Eastville*†. Northampton	O. F. Mears.
Edenburg*...Shenandoah	See Woodstock.
▲Emporia*†. Greenesville	W. S. Goodwyn.
▲Fairfax*†..... Fairfax	MOORE & KEITH.
▲Farmville*†PrinceEdw'd	WATKINS & WATKINS.
▲Fincastle*.....Botetourt	E. V. Barley.
▲Floyd* ..... Floyd	James L. Tompkins.
Franklin*†.Southampton	J. C. Parker.
Fredericksb'rg*†Spotts'a	Thomas P. Wallace.
▲Front Royal*†....Warren	O'Flaherty & Fulton.
▲Gate City*†.....Scott	ROBERT R. KANE.
Glade Spring*†Washin'n	A. L. Robinson.
▲Gloucester*...Gloucester	W. C. L. Taliaferro.
▲Goochland*...Goochland	A. K. Leake.
Gordonsville*†...Orange	Philip Barbour.
Graham*† .....Tazewell	J. W. Hicks.
▲Grundy*.....Buchanan	Finney & Stinson.
Hague†.... Westmoreland	R. H. Beale.
▲Hampton*†Elizab'th City	S. GORDON CUMMING.
▲Hanover*†..... Hanover	G. P. Haw.
▲Harrisonburg*† Ro'gh'm	GRATTAN & GRATTAN.
Hay M'ket*†P'nce Wil'am	See Manassas.
▲Heathsville*N'thumberl'd	A. S. Rice.
▲Hillsville*..... Carroll	W. D. Tompkins.
▲Houston*†..... Halifax	William Leigh.
▲Independence*...Grayson	J. D. Perkins.
▲Isle of Wight..Isle of Wight	See Smithfield.
▲Jonesville*.....Lee	L. T. HYATT.
Keysville*†.... Charlotte	A. L. Van Ness.
▲King and Queen* King and Queen	Pollard & Pollard.
▲King George*King George	See Fredericksburg.
▲King William*Kl'g Wil'am	H. I. Lewis.
▲Lancaster*..... Lancaster	S. P. Gresham & Son.
▲Lawrenceville*†Bruns'ck	R. Turnbull.
▲Lebanon*.....Russell	H. A. Routh.
▲Leesburg*†..... Loudoun	EDWIN E. GARRETT.
▲Lexington*†.Rockbridge	D. E. MOORE.
▲Louisa*†.....Louisa	R. L. Gordon, Jr.
▲Lovingston* .....Nelson	S. B. Whitehead.
▲Lunenburg*...Lunenburg	I. B. Bell.
▲Luray*† ....Page	WALTON & BRO.
Lynchburg*†.. Campbell	KIRKPATRICK & HOWARD.
▲Madison*.....Madison	Hay & Jeffries.
Manassas*†Prince Wil'm	Sinclair & Lion.
Manchester*†Chester'd	C. L. Page.
▲Marion*†..... Smyth	JAMES WHITE SHEFFEY.
▲Martinsville*†.... Henry	Hairston & Gravely.
▲Mathews*..... Mathews	J. B. Donavan.
Middleburg*.... Loudoun	See Leesburg.
Millenbeck*.... Lancaster	See Lancaster.
▲Monterey* .....Highland	Charles P. Jones.
▲Montross*.Westmoreland	R. J. Washington.
Mt. Jackson*†Shenand'ah	L. Triplett, Jr.
Newbern*.....Pulaski	I. H. Larew.
New Castle*†..... Craig	P. V. Jones.
▲New Kent..... New Kent	M. H. Barnes.
New Market*†Shenandoah	Bennick & Price.
Newport News*†Warw'k	NELMS & WISE.
Norfolk*†..... Norfolk	GARNETT & GARNETT. Refer to Norfolk National Bank.
▲Nottoway*†....Nottoway	W. H. Mann.
Occoquan*Prince William	See Manassas.
Old Point Comfort*† Elizabeth City	See Hampton.
Onancock*.....Accomac	T. B. Quinby.
▲Orange*†..... Orange	James W. Morton.
▲Palmyra*.....Fluvanna	W. B. Pettit.
Pamplin City*†Appom't'x	W. C. Franklin.
Parksley*† .... Accomac	See Onancock.
▲Pearisburg*†..... Giles	Henson & Mason.
Pennington Gap*†.... Lee	E. W. Pennington.
Petersburg*†. Dinwiddie	HAMILTON & MANN. Attorneys for Petersburg Savings and Insurance Co.
Phœbus*†.Elizabeth City	See Hampton.
Pocahontas*† ..Tazewell	W. W. French.
▲Portsmouth*†....Norfolk	ALEXANDER E. WARNER.
▲Powhatan*†....Powhatan	T. M. Miller.
▲PrinceGeorge*P'nceG'rge	J. J. Cocke.
▲PrincessAnne*Prin.Anne	W. J. Whitehurst.
▲Pulaski City*†... Pulaski	WYSOR & GARDNER.
Radford*†.. Montgomery	R. L. Gardner.
Richlands*† ....Tazewell	H. C. Anderson.
¶▲Richmond*†... Henrico	JAMES LEWIS ANDERSON. Refers to Planters National Bank; State Bank of Virginia, and John L. Williams & Son, bankers.
" ..... "	JAMES ALSTON CABELL. Refers to Richmond Trust & Safe Deposit Co.
" ..... "	STONEWALL J. DOSWELL. Refers to Nat'l Bank of Va., and City Bank.
" ..... "	HILL MONTAGUE. Refers to State Bank of Virginia, and Citizens Exchange Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
¶▲Richmond *•†...Henrico (*Continued.*)	HENRY R. & JNO. GARLAND POLLARD. Refer to State Bank and City Bank.
Roanoke*•†.....Roanoke	S. HAMILTON GRAVES.
▲Rockymount*•†. Franklin	L. W. Anderson.
Rural Retreat*•†...Wythe	See Wytheville.
▲Rustburg*•†.... Campbell	Frank Nelson.
▲Salem*•†.....Roanoke	L. C. HANSBROUGH.
▲Saluda*..... Middlesex	W. W. Woodward.
Scottsville*•†... Albemarle	Thomas S. Martin.
Smithfield*.Isle of Wight	R. S. Thomas.
▲Smithville*.....Charlotte	D. Q. Eggleston.
South Boston*•†..Halifax	Joseph Stebbins, Jr.
▲Spottsylvania* Sp'ttsylv'a	A. B. Rawlings.
▲Stafford*..... Stafford	C. A. Bryan.
▲Stanardsville*.....Greene	J. S. Chapman.
▲Staunton*•†.....Augusta	PATRICK & GORDON.
Strasburg*•†.Shenandoah	Stickley & Stickley.
▲Stuart*•†.....Patrick	P. Bouldin.
▲Suffolk*•†...Nansemond	E. E. HOLLAND.
Sulphur Mines.....Louisa	See Louisa.
▲Surry*†.....Surry	W. B. Clarke.
▲Sussex .....Sussex	Cocke & Son.
▲Tappahannock* ....Essex	Ware & Carter.
▲Tazewell*•† .....Tazewell	CHAPMAN & GILLESPIE.
Tunstall*•† .....Newkent	R. T. Gregory.
Upperville* .....Fauquier	See Warrenton.
VirginiaBeach*•†Pr.Anne	See Norfolk.
▲Warm Springs*†.....Bath	John W. Stephenson.
▲Warrenton*•†...Fauquier	C. M. White.
▲Warsaw*..... Richmond	W. A. Jones.
▲Washington*Rapp'han'ck	J. F. Strother.
Waverly*•† .....Sussex	J. F. West.
Waynesboro*•†...Augusta	See Staunton.
▲W.Appomattox*Appo'tox	See Lynchburg.
West Point*•†.K.William	Kelley & Edwards.
Wilburn .....Lunenburg	I. B. Bell.
▲Williamsburg*•† Ja'es C'y	N. L. Henley.
▲Winchester*•†. Frederick	BARTON & BOYD.
Winglina*•†.....Nelson	See Lovingston.
▲Wise*†.....Wise	O. M. Vicars.
▲Woodstock*•† Shenand'h	Walton & Walton.
▲Wytheville*•† .....Wythe	E. LEE TRINKLE.
▲Yorktown*.....York	See Williamsburg.

WASHINGTON.

Town and County.	Name.
Aberdeen*•† .... Chehalis	Irwin & Bridges.
Anacortes*•†.....Skagit	H. D. Allison.
▲Asotin*† .....Asotin	George W. Bailey.
Ballard*•† ..... King	See Seattle.
Blaine*•† .....Whatcom	N. A. Cornish.
Castlerock*•† .... Cowlitz	G. W. Rowan.
▲Cathlamet* . Wahkiakum	J. B. Polwarth.
Centralia*•† .....Lewis	J. R. BUXTON.
▲Chehalis*•† ..... Lewis	J. E. WILLIS.
Chelan* ..... Chelan	See Waterville.
Cheney*•† .....Spokane	John I. Melville.
▲Colfax*•† .....Whitman	C. M. WYMAN.
Colton*•† ..... Whitman	See Colfax.
▲Colville*•†.....Stevens	C. A. Mantz.
▲Conconully* ...Okanogan	A. W. Barry.
▲Coupeville* .....Island	See Port Townsend.
▲Davenport*•† ....Lincoln	H. A. P. Meyers.
▲Dayton*•† .....Columbia	EDMISTON & MILLER.
Elberton*•† ....Whitman	See Colfax.
▲Ellensburg*•† ....Kittitas	KAUFFMAN & FROST.
Elma*•† .....Chehalis	E. L. Minard.
▲Everett*•† ....Snohomish	BLACK & EDWARDS.
Fairhaven*•†...Whatcom	Kerr & McCord.
Farmington*•† .Whitman	See Colfax.
▲Friday Harbor*†San Juan	J. A. Gould.
Garfield*•† .....Whitman	R. W. Roberts.
▲Goldendale* ....Klickitat	C. H. Spalding.
Hamilton*•† .....Skagit	I. E. Shrauger.
Harrington*•†....Lincoln	See Davenport.
Hoquiam*• .....Chehalis	C. W. Hodgdon.
Issaquah*•† .....King	See Seattle.
▲Kalama*•†.....Cowlitz	S. M. Heath.
Kelso*•†.....Cowlitz	J. F. Van Name.
Kettle Falls*• ....Stevens	See Colville.
Laconner*†.....Skagit	J. L. Corrigan.
Latah*•† .....Spokane	John L. Dirks.
Marysville*•† .Snohomish	See Everett.
▲Montesano*•†....Chehalis	Lewis B. Bignold.
▲Mt.Vernon*•†.....Skagit	H. A. McLEAN.
▲New Whatcom*•†What'm	O. P. BROWN.
Northport*•†..... Stevens	D. H. Carey.
▲North Yakima*•† Yakima	WHITSON & PARKER.
Oakesdale*•† ....Whitman	R. H. HUTCHINSON.
¶▲Olympia*•†.....Thurston	CAMPBELL & DE FILIPPO.
Orting*•†.....Pierce	See Tacoma.
Palouse*•†.....Whitman	A. A. Wilson.
▲Pasco*.....Franklin	R. Olney.
▲Pomeroy*•† .....Garfield	S. G. Cosgrove.
▲Port Angeles*•†..Clallam	GEORGE C. HATCH.
▲Port Orchard*.....Kitsap	J. B. Yakey.
▲Port Townsend*•† Jeffe'n	W. W. FELGER.
Pullman*•† .....Whitman	W. H. Harvey.
Puyallup*•† .....Pierce	H. G. Rowland.
Reardan*•† .....Lincoln	See Davenport.
Rpublic* ..... Stevens	MORRIS & SMITH.
▲Ritzville*•†.....Adams	W. W. ZENT.
Rockford*•† .... Spokane	A. R. Clark.
Rosalia*•† .....Whitman	See Oakesdale.
▲Seattle*•†.....King	BALLINGER, RONALD & BATTLE. Attorneys for Scandinavian-American Bank.
" ..... "	BYERS & BYERS. References: Any bank in Seattle.
" ..... "	CAMPBELL & DE FILLIPPO. Refer to National Bank of Commerce.
" ..... "	GRAY & PERKINS. Mercantile Law, Collections, and Depositions.
" ..... "	W. D. LAMBUTH. Reference: Any Seattle bank.
" ..... "	PRESTON, CARR & GILMAN Attorneys for Puget Sound National Bank and Seattle National Bank.
Sedroo*•†.....Skagit	J. Henry Smith.
▲Shelton.....*•..... Mason	S. P. Richardson.
▲Skamokawa* Wahkiakum	F. M. SWEET.
Snohomish*•† Snohomish	J. W. Miller.
▲South Bend*•†.....Pacific	HEWEN & STRATTON.
▲Spokane*•†..... Spokane	BELDEN & BELDEN. Refer to R. G. Dun & Co.,and Exchange National Bank.
" ..... "	CROW & WILLIAMS. References: Vermont Loan & Trust Co. and Exchange National Bank, Spokane; Eastern Banking Co. and James W. Tufts, Boston, Mass.
" ..... "	H. L. KENNAN. Ex-Probate Judge. References if desired.
" ..... "	MARK F. MENDENHALL. Attorney for John W. Graham & Co., Spokane. Refers to Spokane & Eastern Trust Co. and Old National Bank.
▲Stevenson*..... Skamania	C. F. Moore.
▲Tacoma*•†.....Pierce	F. S. BLATTNER. Refers to any bank in Tacoma.
" ..... "	WM. H. PRATT. Attorney for Scandinavian-American Bank.
" ..... "	REMINGTON & REYNOLDS. Refer to any bank in Tacoma.
Tekoa*•†.....Whitman	George N. Smith.
Uniontown*•†.. Whitman	See Lewiston, Idaho.
▲Vancouver*†.....Clarke	W. B. DANIELS.
Waitsburg*•† Walla Walla	See Walla Walla.
▼Walla Walla*•† W'la W'la	T. P. & C. C. GOSE.
Waterville*..... Douglas	W. A. Reneau.
▲Wenatchee*•†..... Chelan	Kirk & Whited.
▲Wilbur*•†.....Lincoln	Myers & Warren.

WEST VIRGINIA.

Town and County.	Name.
▲Addison*.....Webster	THURMOND & WOODDELL.
Alderson*•†..... Monroe	See Union.
Amos* ..... Marion	See Mannington.
Barboursville*•†...Cabell	Peyton & Donahue.
▲Beckley*.....Raleigh	John W. McCreery.
Belington*..... Barbour	See Philippi.
Benwood*•†..... Marshall	See Wheeling.
▲Berkeley Sp'gs*•† Morgan	J. HAMMOND SILER.
Beverly*•.....Randolph	E. D. Talbott.
Bluefield*•†..... Mercer	HERBERT B. HAWES.
Bramwell*•†..... Mercer	E. C. MARSHALL.
▲Buckhannon*•†...Upshur	G. M. FLEMING.
Cairo*•†.....Ritchie	J. Newman.
Cameron*•†..... Marshall	J. W. Yoho.
Ceredo*•†.....Wayne	See Huntington.
¶▲Charleston*•†. Kanawha	BROWN, JACKSON & KNIGHT. Attorneys for Kanawha Valley Bank.
" ..... "	MOLLOHAN, McCLINTIC & MATHEWS. Attorneys for Citizens National Bank.
▲Charlestown*•†..Jefferson	JOSEPH TRAPNELL.
▲Clarksburg*•†...Harrison	DAVIS & DAVIS.
▲Clay*..... Clay	Henry B. Davenport.
Davis*•† ..... Tucker	C. O. Stricby.
▲Elizabeth*•..... Wirt	Beard & Copin.
Elkhorn*•†.....McDowell	See Welch.
Elkins*•†..... Randolph	C. H. Daily.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Fairmont*† ..... Marion	R. F. HARTLEY.
▲Fayetteville* ..... Fayette	E. L. NUCKOLLS.
▲Franklin* ..... Pendleton	D. G. McClung.
▲Glenville* ..... Gilmer	Linn, Withers & Bonner.
Gormania*● ..... Grant	See Petersburg.
▲Grafton*† ..... Taylor	JOHN L. HECHMER.
▲Grantsville* ..... Calhoun	S. P. BELL.
Guyandotte*● ..... Cabell	See Huntington.
▲Hamlin* ..... Lincoln	D. E. Wilkinson.
Harper's Ferry*† Jeff'son	F. W. Brown.
▲Harrisville* ..... Ritchie	J. W. Fidler.
Hendricks*† ..... Tucker	See Parsons.
▲Hinton*† ..... Summers	BOGGESS & BOGGESS.
Huntersville* Pocahontas	H .S. Rucker.
▲Huntington*† ..... Cabell	HARVEY, WYATT & HUTCHINSON. Attorneys for First National Bank.
" ..... "	SIMMS & ENSLOW. Counsel for Chesapeake & Ohio Ry. Co. and The Huntington National Bank.
Jackson ..... Jackson	See Ripley.
Kenova*† ..... Wayne	H. C. Duncan, Jr.
▲Keyser*† ..... Mineral	W. C. CLAYTON.
Keystone*† ... McDowell	See Bluefield.
▲Kingwood* ..... Preston	P. J. Crogan
▲Lewisburg*† . Greenbrier	H. L. VAN SICKLER.
▲Logan* ..... Logan	J. B. Wilkinson.
▲Madison* ..... Boone	F. C. Leftwich.
Mannington*† .... Marion	C. A. Snodgrass.
▲Marlinton* .... Pocahontas	L. M. McCLINTIC.
▲Martinsburg*† . Berkeley	FLICK, WESTENHAVER & BAKER.
▲Middlebourne* ..... Tyler	Boreman & Carter.
Montgomery*† .. Fayette	See Fayetteville.
▲Moorefield* ..... Hardy	Benjamin Dailey.
▲Morgant'n*†. Monongalia	COX & BAKER
▲Moundsville*† .. Marshall	Meighen & Oldham.
▲New Cumberland*† Han'k	J. R. Donehoo.
▲New Martinsville*† W'tz'l	Hall & Hall.
▲Oceana* ..... Wyoming	Edward Sarver.
▲Parkersburg*† .... Wood	MERRICK & SMITH. Attorneys for Second National and Parkersburg National banks.
▲Parsons*● ..... Tucker	W. B. Maxwell.
Pennsboro*† ..... Ritchie	M. K. Duty.
▲Petersburg* ..... Grant	Reynolds & Forman.
▲Philippi*† ..... Barbour	Dayton & Dayton
Piedmont*† ..... Mineral	TAYLOR & MORRISON.
▲Point Pleasant*† .. Mason	J. S. Spencer.
▲Princeton* ..... Mercer	HERBERT B. HAWES.
Pruntytown* ..... Taylor	See Grafton.
Ravenswood*† .. Jackson	N. C. Prickett.
▲Ripley*● ..... Jackson	WARREN MILLER.
▲Romney*● ..... Hampshire	JOHN J. CORNWELL.
Ronceverte*† Greenbrier	Price & McWhorton.
Salem*† ..... Harrison	See Clarksburg.
Shepherdstown*† Jef's'n	G. M. Beltzhoover.
Shinnston*† .... Harrison	George F. Randall.
Sistersville*† ..... Tyler	J. H. McCoy.
Smithfield† ..... Wetzel	O. P. McIntyre.
▲Spencer*● ..... Roane	WALTER PENDLETON.
St. Albans*† ... Kanawha	J. B. Whitington.
St. George* ..... Tucker	See Parsons.
▲St. Marys*† ..... Pleasants	A. M. Campbell.
▲Summersville* .. Nicholas	T. B. Horan.
▲Sutton*† ..... Braxton	B. P. & V. B. HALL.
Terra Alta*† ..... Preston	O. C. Crane.
Thomas*† ..... Tucker	See Parsons.
▲Union* ..... Monroe	LOGAN & PATTON.
▲Wayne*● ..... Wayne	Chapman Adkins.
Webster*● ..... Taylor	W. M. Werkman.
▲Welch*† ..... McDowell	Rucker, Keller & Hamill.
▲Wellsburg*† ..... Brooke	JOHN C. PALMER, SR.
▲Weston*† ..... Lewis	Lewis Bennett.
▲West Union*† Doddridge	J. V. Blair.
▲Wheeling*† ..... Ohio	ATKINSON & FLICK. Long Dis. Telephone 317. Refer to any bank in Wheeling.
" ..... "	JAMES W. EWING. Refers to the National Exchange Bank and Bank of Wheeling.
▲Williamson*† ..... Mingo	Sheppard & Goodykoontz.
▲Winfield* ..... Putnam	A. S. Alexander.

WISCONSIN.

Town and County.	Name.
Ahnapee ..... Kewaunee	See Algoma.
Albany*† ..... Green	V. S. Kidd.
Algoma*† ..... Kewaunee	M. T. Parker.
▲Alma*† ..... Buffalo	Robert Lees.
Amery*† ..... Polk	W. T. Kennedy.
Amherst*† ..... Portage	A. J. Smith.
▲Antigo*† ..... Langlade	FINUCANE & CONWAY.
▲Appleton*† ... Outagamie	EDWARD G. JONES.
Arcadia*† .. Trempealeau	RICHMOND & RICHMOND.
Arena*† ..... Iowa	W. M. Abbott.
Argyle*† ..... Lafayette	See Darlington.
▲Ashland*† ..... Ashland	DILLON & COLIGNON.
Augusta*† .... Eau Claire	E. M. Bradford.
Baldwin*† ..... St. Croix	Henry Anderson.
Bangor*† ..... La Crosse	See LaCrosse.
▲Baraboo*† ..... Sauk	EVANS & THOMAS.
Barneveld*† ..... Iowa	See Dodgeville.
▲Barron*† ..... Barron	Coe Bros.
Bayfield*† ..... Bayfield	W. W. Downs.
Beaverdam*† .... Dodge	M. H. UMBREIT.
Belmont*† .... Lafayette	See Benton.
Beloit*† ..... Rock	F. CLEARY.
Benton*† ..... Lafayette	See Darlington.
Berlin*† ..... Green Lake	PERRY NISKERN.
Black Earth*† ..... Dane	See Madison.
▲Black Riv. Falls*† Jack'n	G. M. PERRY.
Blair*† .... Trempealeau	See Arcadia.
Blanchardville*† LaFay'e	Morrison & Chandler.
Bloomer*† .... Chippewa	Henry Lebrls, Jr.
Bloomington*† ..... Grant	P. Bartley.
Boscobel*† ..... Grant	WILLIAM E. HOWE.
Brandon*† .. Fond du Lac	David Whitton.
Brillion*† ..... Calumet	S. H. Barnard.
Brodhead*† ..... Green	Burr Sprague.
Burlington*† .... Racine	E. E. MILLS.
Butternut*† ..... Ashland	Foster & Mars.
Cadott*† ..... Chippewa	F. E. Watson.
Cambria*† ..... Columbia	See Portage.
Cambridge* ..... Dane	See Madison.
Cashton*† ..... Monroe	See Viroqua.
Cassville*† ..... Grant	D. W. Clark.
Cedarburg*† .... Ozaukee	J. F. Trottman.
Centralia*† ..... Wood	H. WIPPERMAN.
Chilton*† ..... Calumet	J. E. McMullen.
▲Chippewa Falls*† Chip'wa	D. BUCHANAN, JR.
Clinton*† ..... Rock	See Beloit.
Clintonville*† .. Waupaca	F. M. Guernsey.
Colfax*† ..... Dunn	See Menomonie.
Columbus*† ... Columbia	W. C. Leitsch.
▲Crandon* ..... Forest	Samuel Shaw.
Cuba*† ..... Grant	S. K. Smalley.
Cumberland*† .... Barron	H. S. Comstock.
Darien*† ..... Walworth	See Elkhorn.
▲Darlington*† .. Lafayette	ORTON & OSBORN.
▲Dartford *●... Green Lake	J. C. McConnell.
Deerfield*† ..... Dane	See Madison.
Delavan*† ..... Walworth	D. B. Barnes.
Depere*† ..... Brown	JOHN SMITH.
▲Dodgeville*† ..... Iowa	A. JENKS.
Dorchester*† ..... Clark	See Marshfield.
▲Durand*† ..... Pepin	W. E. Plummer.
▲Eagle River*† ..... Vilas	Colman & Colman.
East Troy* ..... Walworth	See Elkhorn.
▲Eau Claire*† .. Eau Claire	A. H. SHOEMAKER.
Edgerton*† ..... Rock	J. P. Towne.
Edmund*† ..... Iowa	See Dodgeville.
▲Elkhorn*† ..... Walworth	LYON & NORTON.
▲Ellsworth*† ..... Pierce	A. Combacker.
Elroy*† ..... Juneau	A. H. Smith.
Evansville*† ..... Rock	F. L. Jaynes.
Fennimore*† ..... Grant	W. E. Lathrop.
▲Florence*† ..... Florence	Max Sells.
▲Fond du Lac*† Fond du L'c	GIFFIN & SUTHERLAND.
Ft. Atkinson*† Jefferson	A. M. WEBB.
Ft. Howard*† ..... Brown	Sheridan & Evans.
Fountain City*† .. Buffalo	Martin Fugina.
Foxlake*† ..... Dodge	F. Hamilton & Son.
▲Friendship* ..... Adams	J. B. Keyes
Galesville*† Trempealeau	See Arcadia.
Glenwood*† .... St. Croix	See New Richmond.
Gilldden*† ..... Ashland	See Ashland.
▲Grand Rapids*† ..... Wood	H. WIPPERMAN.
▲Grantsburg*† .... Burnett	S. F. Grover.
▲Green Bay*† ..... Brown	FRANK H. SUFFEL.
Greenwood*● ..... Clark	See Marshfield.
Hammond*† .... St. Croix	See Baldwin.
Hancock*† .... Waushara	See Plainfield.
Hartford*† .. Washington	H. K. Butterfield.
Hartland*† .... Waukesha	H. W. Goodwin.
▲Hayward*† ..... Sawyer	J. F. Riordon.
Hillsboro* ..... Vernon	Smith & Webster.
Horicon*† ..... Dodge	J. E. Sawyer.
Hortonville*† Outagamie	See New London.
▲Hudson*† ..... St. Croix	BAKER & HAVEN.
▲Hurley*† ..... Iron	A. L. Ruggles.
Independence*† Tr'mp'lu	See Arcadia.
Iola*● ..... Waupaca	H. J. Siverson.
Iron River*† .... Bayfield	T. B. Walsh.
▲Janesville*† ..... Rock	FETHERS, JEFFRIS & MOUAT
▲Jefferson*† .... Jefferson	R. B. KIRKLAND.
Johnson Creek*† . Jeff's'n	See Watertown.
▲Juneau*† ..... Dodge	George W. Sloan.
Kaukauna*† .. Outagamie	John Brunemer.
▲Kenosha*† ..... Kenosha	ALBERT E. BUCKMASTER.
▲Kewaunee*† .. Kewaunee	JOHN WATTAWA.
Kiel*† ..... Manitowoc	See Chilton.
Kilbourn*† .... Columbia	Thomas B. Coon.
▲La Crosse*† .... La Crosse	MILLER & WOLFE.
Lafarge*● ..... Vernon	See Viroqua.
Lake Geneva*† Walworth	CHARLES S. FRENCH.
Lakemills*† ... Jefferson	C. S. GREENWOOD.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Lake Nebagamon*†D'glas	See Superior.
▲Lancaster*•†.....Grant	H. BUCKNER.
Linden* .....Iowa	See Dodgeville.
Lodi*•† .....Columbia	S. H. Watson.
Loyal*•.....Clark	D. V. Richardson.
¶▲Madison*•† .....Dane	OLIN & BUTLER.
Maiden Rock*•† ... Pierce	A. Cook.
Manawa*•† .....Waupaca	C. D. McFarland.
▲Manitowoc*•†.Manitowoc	SEDGWICK, SEDGWICK & SCHMIDT.
▲Marinette*•† ...Marinette	J. B. FAIRCHILD.
Marion*•†.....Waupaca	J. H. SPENGLER.
Markesan*•† .Green Lake	G. T. Thorne.
Marshfield*•†.....Wood	W. A. & E. C. PORS.
▲Mauston*•† .....Juneau	H. W. Barney.
Mayville*•† .....Dodge	Lamoreux & Husting.
Mazomanie*•†.....Dane	See Madison.
▲Medford*•† .....Taylor	Clinton Textor.
Melrose* .....Jackson	J. M. Hutchins.
Menasha*•†...Winnebago	J. C. KERWIN.
▲Menomonie*•† .....Dunn	C. E. FREEMAN.
▲Merrill*•†.....Lincoln	CURTIS & REID.
Merrillan*•† .....Jackson	Homer C. Clark.
Milton*•† .....Rock	E. P. Clarke.
Milton Junction*•† .Rock	Will H. Gates.
▲Milwaukee*•† .Milwaukee	FISH, CARY, UPHAM & BLACK. Attorneys for Marshall & Ilsley Bank, and refer to any bank or firm in Milwaukee.
" ..... "	HARING & FROST, 43-46 Sentinel Building. Refer to Marshall & Ilsley Bank, and Milwaukee business houses, and Reid, Murdoch & Co., and The John V. Farwell Co., Chicago.
" ..... "	NATHAN PERELES & SONS. Established 1857. Refer to any Bank here or J. P. Morgan & Co., N. Y.
" ..... "	SYLVESTER, SCHEIBER & ORTH. References: First National Bank; Wisconsin National Bank.
" ..... "	WINKLER, FLANDERS, SMITH, BOTTUM & VILAS. Attorneys for Wisconsin National Bank, The Edward P. Allis Co., and Pabst Brew'g Co.
Mineralpoint*•†.....Iowa	SPENSLEY & McILHON.
Minocqua*•†.....Vilas	See Rhinelander.
Mondovi*•† .....Buffalo	L. G. Gilman.
▲Monroe*•†.....Green	P. J. CLAWSON.
▲Montello*•†....Marquette	John Barry.
Montfort*•† .....Grant	See Lancaster.
Monticello*•† .....Green	See Brodhead.
Mount Horeb*•† ....Dane	See Madison.
Mukwonago*•†Waukesha	Ferd. R. Smith.
Muscoda*•†.....Grant	J. M. Cubela.
Necedah*•†.....Juneau	Charles E. Babcock.
Neenah*•† .....Winnebago	J. C. KERWIN.
▲Neillsville*•† ..... Clark	CHARLES F. GROW.
New Glarus*•†..... Green	T. C. Hefty.
New Lisbon*•†....Juneau	J. J. Hughes.
New London*•†. Waupaca	OLIVER H. DAY.
New Richmond*•†St.Cr'ix	Hawkins & Hughes.
No. La Crosse*†La Crosse	See La Crosse.
Oakfield*•† .Fond du Lac	See Fond du Lac.
Oconomowoc*•† Wauk'ha	O. F. Jones.
▲Oconto*•†.....Oconto	W. H. Webster.
Omro*•†..... Winnebago	Bert. Coffman.
▲Osceola*•†..... Polk	Charles H. Oakey.
▲Oshkosh*•† .. Winnebago	DAVIDSON & WILDE.
Osseo*•†.....Trempealeau	See Augusta.
Palmyra*•†.....Jefferson	J. H. Piper.
Patchgrove*.....Grant	Frank Kolb.
▲Phillips*•†.....Price	M. BARRY.
Plainfield*•†... Waushara	Angels & Corrigan.
Platteville*•†.....Grant	J. W. Murphy.
Plymouth*•†..Sheboygan	M. C. MEAD.
▲Portage*•†.....Columbia	E. S. BAKER.
▲PortWashington*•†Ozaukee	W. M. Foster.
Poynette*•†.... Columbia	See Portage.
▲PrarieduChein*•†Crawf'd	Thomas & Fuller.
Prairie du Sac*•†.... Sauk	J. S. Tripp.
Prescott*•†.....Pierce	J. S. White.
Princeton*•†. Green Lake	F. E. Clark.
▲Racine*•† ..... Racine	PALMER & GITTINGS.
Randolph*•†.....Dodge	R. D. Cakins.
Readstown*•.....Vernon	See Viroqua.
Reedsburg*•†.....Sauk	PATRICK DALY.
Reeseville*•†.....Dodge	Edward J. Devney.
Rewey*•† ..... Iowa	See Mineral Point.
▲Rhinelander*•† ... Oneida	PAUL BROWNE.
Rice Lake*•† .....Barron	K. E. RASMUSSEN.
▲RichlandCenter*•†Richl'd	W. S. McCORKLE.
Ripon*•†..... Fond du Lac	ROY REED.
River Falls*•†..... Pierce	F. M. White.
Sauk City*•†.....Sauk	I. B. Quimby.
Seymour*•†...Outagamie	F. M. Wilcox.
Sharon*•†.....Walworth	See Elkhorn.

Town and County.	Name.
▲Shawano*•†..... Shawano	M. J. Wallrich.
▲Sheboygan*•†.Sheboygan	EDWARD VOIGT.
SheboyganFalls*•† Sh'gan	See Sheboygan.
▲Shell Lake*•†..Washburn	L. H. Mead.
Shullsburg*•†.. Lafayette	J. B. Simpson.
SoldiersGrove*•Crawford	Thomas & Peterson.
South Milwaukee*•† Mil'e	J. G. Davies.
▲Sparta*•†..... Monroe	MORROW & MASTERS.
Springgreen*•†.....Sauk	T. W. King.
Springvalley*•†.....Pierce	See Ellsworth.
Stanley*•†.....Chippewa	C. B. Culbertson.
St. Croix Falls*•†....Polk	MONS P. JERDEE.
▲Stevens Point*•† .Portage	ATWOOD & GROELLE.
Stoughton*•†.....Dane	J. M. Clancey.
▲Sturgeon Bay*•†.... Door	R. P. CODY.
Sun Prairie*•† ..... Dane	Thomas C. Hayden.
▲Superior*•†.....Douglas	GEORGE B. HUDNALL.
Thorp*•†.....Clark	George B. Parkhill.
Tomah*•†.....Monroe	W. B. Naylor, Jr.
Tomahawk*•† ....Lincoln	A. H. Woodworth.
Two Rivers*•† Manitowoc	See Manitowoc.
Unionggrove*•†.... Racine	Waller & Gittings.
Viola*•..... Richland	See Richland Center.
▲Viroqua*•†.....Vernon	SMITH & GRIFFIN.
▲Washburn*•†.....Bayfield	E. C. ALVORD.
Waterloo*•†.... Jefferson	H. T. AMES.
Watertown*•† . Jefferson	WM. H. WOODARD.
▲Waukesha*•†..Waukesha	V. H. TICHENOR.
▲Waupaca*•†.... Waupaca	IRVING P. LORD.
Waupun*•†..Fond du Lac	C. E. Hooker.
▲Wausau*•†..... Marathon	RYAN, HURLEY & JONES.
▲Wautoma*..... Waushara	Angels & Corrigan.
▲Westbend*•†. Washington	BARNEY & KUECHENMEISTER.
Westby*•† .....Vernon	See Viroqua.
Westfield*•†...Marquette	See Portage.
West Salem*•†. La Crosse	See La Crosse.
West Superior*•† Douglas	S. N. DICKINSON. References: Any bank or business house in Superior.
Weyauwega*•†..Waupaca	A. S. Hutchinson.
▲Whitehall*•† Tr'mpealeau	See Arcadia.
Whitewater*•†. Walworth	JAMES G. KESTOL.
Wilton*•†..... Monroe	See Sparta.
Winneconne*•† Win'bago	J. D. Rush.
Wittenberg*•†.. Shawano	Goodrick & Goodrick.
Wonewoc*•†.....Juneau	A. Carter.

WYOMING.

▲Basin.....Bighorn	JOHN P. ARNOTT.
▲Buffalo*†.....Johnson	PARMELEE & HILL.
Carbon*•† ..... Carbon	See Rawlins.
▲Casper*•†..... Natrona	E. D. Norton.
¶▲Cheyenne*•†... Laramie	JOHN W. LACEY. Attorney for and refers to Stock Growers Nat. and First Nat. banks.
" ..... "	E. W. MANN. In general practice. Collections promptly attended to.
▲Douglas*•†.....Converse	Charles F. Maurer.
▲Evanston*•†..... Uinta	HAMM & ARNOLD.
▲Green River*•† Sw'twater	See Rock Springs.
Kemmerer*†.....Uinta	H. E. CHRISTMAS.
▲Lander*†..... Fremont	James S. Vidal.
▲Laramie*•†..... Albany	JOHN H. SYMONS.
Lusk*•†..... Converse	D. E. Goddard.
▲Newcastle*•†..... Weston	David A. Fakler.
▲Rawlins*•†..... Carbon	CHATTERTON & COOLIDGE.
Rock Springs*•†Sw'tw't'r	T. S. TALIAFERRO, Jr.
Saratoga*†.....Carbon	J. J. Brown.
▲Sheridan*•†.....Sheridan	E. E. LONABAUGH.
▲Sundance*.....Crook	H. A. ALDEN.
Thermopolis*...Fremont	See Basin.
Wheatland*•†... Laramie	See Cheyenne.

BRITISH COLUMBIA.

Ainsworth*•† ..Kootenay	See Nelson.
Ashcroft.....Yale	Dennis Murphy.
Atlin.....	J. Gordon Hunter.
Balfourt.....Kootenay	See Nelson.
Bennett.....Vancouver	See Vancouver.
Chilliwack*... Chilliwack	See New Westminster.
Cranbrooke†... Kootenay	Ross & Herchimer.
Fernie*..... Kootenay	See Nelson.
Ft. Steele*†.....Kootenay	J. A. Harvey.
Golden*•†Yale & Cariboo	See Revelstoke.
Grand Forks*.....Yale	HANNINGTON & MORRISON
Greenwood*.....Yale	I. H. Hallett.
Kamloops*•†.....Yale	W. H. Whittaker.
Kaslo*•† ..... Kootenay	McAnn & Mackay.
Nakusp*•† ..... Kootenay	See Nelson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Nanaimo*•†.....Nanaimo	BARKER & POTTS.
Nelson*•†.....Kootenay	R. W. HANNINGTON.
New Denver*•† Kootenay	R. B. Kerr.
New Westminster*•† New Westminster	G. E. CORBOULD.
Pilot Bay*..... Kootenay	See Nelson.
Revelstoke*•† . Kootenay	G. L. McCarter.
Robson*•†..... Kootenay	See Nelson.
Rossland*•†.... Kootenay	DALY, HAMILTON & LE MAISTRE.
Salmon..... Kootenay	See Nelson.
Sandon*•† .....Kootenay	Frank L. Christie.
Slocan .....Kootenay	F. S. Andrews.
Trail*•†.....Kootenay	See Nelson.
Vancouver*•† New Westminster	WILSON & SENKLER. Solicitors for Bank of Montreal.
Vernon*•†.....Yale	FRED BILLINGS.
Victoria*•†.....Victoria	McPHILLIPS, WOOTTON & BARNARD.
Ymir*•†..... Kootenay	John F. Burne.

MANITOBA.

Altona*•†..... Lisgar	See Winnipeg.
Birtle*•† ..... Marquette	Mickle & Tingley.
Boissevain*•† Turtle Mt'n	Norman P. Buckingham.
Brandon*•†..... Brandon	COLDWELL & COLEMAN.
Carberry*•†..... Norfolk	G. Barrett.
Carman*•† .....Lisgar	F. A. Brown.
Cartwright*•† .....Lisgar	See Pilot Mound.
Crystal City*•†.... Lisgar	See Winnipeg.
Cypress River*•† Macd'ld	C. E. Bastin.
Dauphin*•†.... Marquette	A. E. Wilkes.
Deloraine*•†. Turtle Mt'n	J. A. Mather.
Emerson*•† ..Provencher	D. Forrester.
Gladstone*•† ..Macdonald	D. Smith.
Glenboro*•†.. Macdonald	F. H. Mitchell.
Gretna*•† .....Lisgar	Harvey T. Maulson.
Hamiota*•† .... Marquette	M. B. Jackson.
Hartney*•† .....Selkirk	G. St. J. Hallen.
Holland*•† ....Macdonald	H. L. Riscon.
Killarney*•† .....Lisgar	A. G. Hay.
Manitou*•† ..... Dufferin	W. F. Ellis.
McGregor*•†.....Norfolk	See Carberry.
Melita*•† .....Brandon	J. L. Crerar.
Miami*•† .....Lisgar	F. A. Brown.
Minnedosa*•†..Marquette	R. Hill Myers.
Morden*•† .....Lisgar	H. L. Lemon.
Morris*•† ....Provencher	See Emerson.
Neepawa*•†....Macdonald	Howden & Howden.
Oak Lake*•†..... Brandon	See Brandon.
Pilot Mound*•†.Macd'n'ld	W. A. Donald.
Plum Coulee*•†....Lisgar	See Winnipeg.
Portage la Prairie*•† Macdonald	D. A. Macdonald.
Rapid City*•† . Marquette	R. A. Nelles.
Russell*•† .....Marquette	See Rapid City.
Selkirk*†.....Selkirk	John O'Reilly.
Shoal Lake*•†.Marquette	James MacDonald.
Souris*•†.....Brandon	J. A. Taylor.
Stonewall*•† .....Selkirk	See Winnipeg.
St. Pierre .....Carillon	See Winnipeg.
Treherne*•† ..... Norfolk	See Winnipeg.
Virden*•†..... Brandon	Goulter & Singer.
Wawanesa*•†.....Brandon	J. H. Ingram.
Winkler.....Lisgar	See Winnipeg.
Winnipeg*•† ...Winnipeg	TUPPER, PHIPPEN & TUPPER. Solicitors for The Bank of Montreal, The Bank of British North America, and The Merchants Bank of Canada.

MIQUELON.

St. Pierre.....	Send to Bank.

NEW BRUNSWICK.

Bathurst*†.....Gloucester	Gilbert & Gilbert.
Campbellton*•†..Rest'che	Murray & McLatchy.
Chatham*•† .Northumb'd	Warren C. Winslow.
Dorchester*•† Westmor'd	M. G. Teed.
Edmundston*•†..Victoria	John M. Stevens.
Fredericton*•†.....York	ARTHUR R. SLIPP.
Grand Falls*•†... Victoria	See Edmundston.
Hartland*•†.....Carleton	See Woodstock.
Hillsboro*•† .....Albert	See Moncton.
Kingston*•†.....Kent	See St. John.
Moncton*•† .Westmorel'd	R. W. HEWSON.
New Castle*•† .N'thuml'd	E. P. WILLISTON.
Sackville*•†.Westmorel'd	POWELL, BENNETT & HARRISON.

Town and County.	Name.
Shediac*•† Westmoreland	W. A. Russell.
St. Andrews*•† .Charlotte	F. H. Grimmer.
St. John*•†.....St. John	ALEXANDER P. BARNHILL.
St. Stephen*•†..Charlotte	J. G. Stevens, Jr.
Sussex*•† .....Kings	White, Allison & King.
Woodstock*•†...Carleton	D. McLEOD VINCE.

NEWFOUNDLAND.

Harbor Grace	See St. Johns.
St. Johns	CHARLES H. HUTCHINGS.

NORTHWEST TERRITORIES.

Battleford*† ....Sas'k'h'n	See Prince Albert.
Calgary*•†.....Alberta	J. A. BANGS.
Dawson City .....Alberta	C. N. Woodworth.
Edmonton*•†AlbertaDist.	BECK & EMERY.
Ft.Qu'Appelle† Assinib'ia	See Regina.
Grenfell*•† ....Assiniboia	W. Peel.
Indian Head*•† Assiniboia	T. W. Jackson.
Lethbridge*•†....Alberta	C. I. P. Conybeare.
McLeod*•† ..... Alberta	Haultain & Mackenzie.
Medicine Hat*•†Assinib'a	C. R. Mitchell.
Moose Jaw*•† ..Assiniboia	William Grayson.
Moosomin*•†..Assiniboia	White, Elwood & Gwillen.
Pincher Creek*•† Alberta	See McLeod.
Prince Albert*†... Sas'h'n	James McKay.
Qu Appelle*...Assiniboia	A. D. Dickson.
Qu Appelle Stn*•†Assin'ia	A. D. Dickson.
Regina*•† .....Assiniboia	HAMILTON & JONES.
So.Edmonton*• ..Alberta	A. C. Rutherford.
Wapella*•† ....Assiniboia	See Regina.
Whitewood*•† Assiniboia	See Regina.
Wolseley*•† ...Assiniboia	Levi Thomson.
Yorkton*•†....Assiniboia	WM. R. PARSONS.

NOVA SCOTIA.

Acadia Mines*†.Colch'ter	See Truro.
Amherst*•†..Cumberland	TOWNSEND & ROGERS.
Annapolis*•† ..Annapolis	Fred W. Harris.
Antigonish*•† Antigonish	J. A. WALL.
Barrington*†.. Shelburne	See Shelburne.
BarringtonPassage,Shelb.	See Shelburne.
Bear River*•†..... Digby	Jones & Nichols.
Berwick*•†.....Kings	See Kentville.
Bridgetown*•†.Annapolis	O. T. Daniels.
Bridgewater*•†.Lunenb'g	H. T. Ross.
Canning*•† .....Kings	See Kentville.
Canso*•†.....Guysboro	See Guysborough.
Clarke's Harbor*Shelb'ne	See Shelburne.
Dartmouth*•†.... Halifax	See Halifax.
Digby*•†.....Digby	T. C. Shreve.
Glace Bay†..Cape Breton	Chisholm & Crowe.
Guysborough*†..Guys'ro'	Joseph A. Fulton.
Halifax*•† .....Halifax	ALFRED WHITMAN.
Kentville*•† ..... Kings	W. P. Shaffner.
Lawrencetown*†.Halifax	See Annapolis.
Liverpool*† ..... Queens	John George Pyke.
Lockeport*†...Shelburne	See Shelburne.
Londonderry*†Colchester	See Truro.
Lunenburg*•† Lunenburg	Charles W. Lane.
Mabou..... Inverness	See Port Hood.
Maitland*†.....Hants	See Truro.
Middleton*•†...Annapolis	W. G. Parsons.
New Glasgow*•†.. Pictou	Fraser, Jennison & Graham.
North Sydney*•†C.Breton	Murray & MacKenzie.
Oxford*•† ...Cumberland	C. H. Onley.
Parrsboro*•† Cumberland	H. W. McKenna.
Pictou*•† .....Pictou	E. M. MAC DONALD.
PortHawkesb'y*†Invern's	George O. Forsyth.
Port Hood*†....Inverness	Samuel Macdonnell.
Shelburne*†.....Shelburne	John Hood.
Sherbrooke*†.. Guysboro	See Guysborough.
Shubenacadie*•† ...Hants	A. Kirkpatrick.
Springhill*•.Cumberland	A. W. Foster.
Stellarton*•†.....Pictou	See Pictou.
St. Peter's*† .. Richmond	See Port Hawkesbury.
Sydney*•† ...Cape Breton	WM. A. G. HILL.
Truro*•†.....Colchester	Hugh MacKenzie.
Westville*•† ..... Pictou	See Pictou.
Weymouth*•† .....Digby	J. A. Grierson.
Windsor*•† ..... Hants	E. J. MORSE.
Wolfville*•†.....Kings	E. Sidney Crawley.
Yarmouth*•• .Yarmouth	E. H. ARMSTRONG.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

ONTARIO.

Town and County.	Name.
Acton*† .....Halton	W. A. McLean.
Ailsa Craig*†.Middlesex	See St. Marys.
Alexandria*† .Glengarry	A. L. Smith.
Alliston*† ..... Simcoe	Fisher & Bell.
Almonte*† ..... Lanark	Greig & Jamieson.
Alvinston*† ... Lambton	Hannah & Burnham.
Amherstburg*†.... Essex	F. A. Hough.
Arkona*† .....Lambton	See Watford.
Arnprior*†..... Renfrew	Dulmage & Burwash.
Arthur*†.....Wellington	M. M. McMartin.
Athens*†.....Leeds	W. A. Lewis.
Atwood*†.....Perth	See Listowel.
Aurora*† ..... York	T. H. Lennox.
Avonmore*†.. Stormont	See Cornwall.
Aylmer*† .....Elgin	Miller & Backhouse.
Ayr*† .....Waterloo	See Galt.
Barrie*†.....Simcoe	McCARTHY, PEPLER & McCARTHY.
Beamsville*†.... Lincoln	See Hamilton.
Beaverton*†.....Ontario	T. Earnest Godson.
Beeton*† ..... Simcoe	See Alliston.
Belleville*†.....Hastings	F. E. O'FLYNN.
Berlin*†.....Waterloo	A. Miller.
Blenheim*† ..... Kent	R. L. Gosnell.
Blyth*† ..... Huron	A. S. Dickson.
Bolton*†.....Peel	A. A. Miller.
Bothwell*†..... Kent	George L. Taylor.
Bowmanville*† .Durham	J. Keith Galbraith.
Bracebridge*†..Muskoka	Mahaffy & Ashworth.
Bradford*†.....Simcoe	Mark Sexton.
Brampton*† .....Peel	R. H. Pringle.
Brantford*† .....Brant	BAIRD & HENDERSON.
Brigden*† .....Lambton	See Sarnia.
Brighton*†.No'umberl'd	J. W. Gordon.
Brockville*† ..... Leeds	WOOD & STEWART.
Brussels*† .....Huron	G. F. Blair.
Burford*†.....Brant	See Brantford.
Burks Falls*†..Muskoka	Stephen T. Evans.
Burlington*†† .... Halton	E. H. Cleaver.
Campbellford*† N'hm'l'd	D. J. Lynch.
Cannington*† ...Ontario	A. J. Reid.
Carleton Place*† Lanark	C. McIntosh.
Cayuga*†.....Haldimand	Colter & Goodman.
Chatham*†.....Kent	WILSON, KERR & PIKE.
Chatsworth*† ..... Grey	See Owen Sound.
Chesley*† ..... Bruce	H. O. Langley.
Chesterville*†... Dundas	W. B. Lawson.
Chippawa*† .... Welland	See Welland.
Clarksburg† ..... Grey	See Thornburg.
Clifford*†.... Wellington	See Harriston.
Clinton*†.....Huron	W. Brydon.
Cobourg*†N'th'umberl'd	FRANK M. FIELD.
Colborne*† N'thumberl'd	W. L. Payne.
Coldwater*†●.....Simcoe	J. Brookoski.
Collingwood*†... Simcoe	HY. ROBERTSON.
Comber*† ..... Essex	See Essex.
Cookstown*†.... Simcoe	See Alliston.
Cornwall*†.... Stormont	MACLENNAN, LIDDELL & CLINE.
Creemore*†..... Simcoe	See Barrie.
Dashwood*.....Huron	R. H. Collins.
Delhi*†.....Norfolk	See Simcoe.
Deseronto*† ... Hastings	George E. Deroche.
Drayton*†... Wellington	A. S. Lown.
Dresden*†..... Kent	J. W. Sharpe.
Drumbo*†.....Oxford	See Brantford.
Dundalk*†..... Grey	I. B. Lucas.
Dundas*† ..... Wentworth	T. H. A. BEGUE.
Dunnville*†.. Haldimand	W. D. Swayze.
Durham*†..... Grey	J. P. Telford.
Dutton*† ..... Elgin	C. St. Clair Leitch.
Eganville*† ....Renfrew	W. Lawson.
Elmira*† ..... Waterloo	See Berlin.
Elmvale*†..... Simcoe	W. F. W. Lent.
Elora*†.....Wellington	Henry Wissler.
Embro*†..... Oxford	See Woodstock.
Erin*†..... Wellington	See Fergus.
Essex*†.....Essex	E. A. Wisner.
Exeter*†..... Huron	R. H. Collins.
Fenelon Falls*† Victoria	McLaughlin & McDearmid.
Fergus*†.....Wellington	N. M. Monro.
Flesherton*.....Grey	Lucas & Wright.
Florence*† .... Lambton	See Bothwell.
Fordwich*†.....Huron	See Blyth.
Forest*†.....Lambton	Wm. J. Porte.
Fort Frances*Rainy Ri'er	See Rat Portage.
Fort William*† ..Algoma	W. A. MATHESON.
Galt*† .....Waterloo	E. J. BEAUMONT.
Gananoque*†. ..... Leeds	W. B. Carroll.
Georgetown*†....Halton	G. S. Goodwillie.
Glencoe*†.....Middlesex	Stuart, Stuart & Ross.
Goderich*†.....Huron	PHILIP HOLT, *Q. C.*
Gore Bay*.....Algoma	See Sault Ste. Marie.
Grand Valley*† Dufferin	J. A. V. Preston.
Gravenhurst*† Muskoka	B. H. Ardagh.
Grimsby*† ..... Lincoln	See Hamilton.
Guelph*†.....Wellington	GUTHRIE, WATT & GUTHRIE
Hagersville*† Haldimand	S. E. Lindsay.
Hamilton*†..Wentworth	CARSCALLEN & CAHILL.
Hanover*† .....Grey	See Durham.
Harriston*†..Wellington	A. G. Campbell.
Harrow*†..... Essex	See Windsor.
Hastings*† N'thumberl'd	Ruddy & Clarry.
Hawkesbury*†..Prescott	O'BRIAN & HALL.
Hensall*†.....Huron	H. J. D. Corkle.
Hespeler*† .... Waterloo	See Berlin.
Highgate*†..... Kent	See St. Thomas.
Huntsville*†... Muskoka	O. M. Arnold.
Ingersoll*† .....Oxford	HEGLER & HEGLER.
Inwood*†.....Lambton	See Sarnia.
Iroquois*†..... Dundas	A. E. Overell.
Jarvis*†.....Haldimand	C. E. Bourne.
Keewatin*†....R'ny R. D.	H. A. Langford.
Kemptville*†.. Grenville	T. K. Allen.
Kincardine*†.....Bruce	W. C. Loscombe.
Kingston*†.... Frontenac	SMYTHE & LYON.
Kingsville*† ..... Essex	W. A. Smith.
Lakefield*†.... Peterboro	O. A. Langley.
Lanark*†.....Lanark	Andrew Haydon.
Lansdowne*† ..... Leeds	See Brockville.
Leamington*†..... Essex	W. T. Easton.
Lindsay*† ..... Victoria	MOORE & JACKSON
Listowel*† ..... Perth	F. R. Blewett.
London*†..... Middlesex	CRONYN & BETTS.
Lucan*† ..... Middlesex	Wm. McDiarmid.
Lucknow*†.....Bruce	P. V. Malcomson.
Lynden*† ... Wentworth	William T. Henderson.
Madoc*†..... Hastings	Wm. Cross.
Markdale*† .....Grey	P. McCullough.
Markham*†..... York	Higgins & Douglas.
Marmora* ..... Hastings	J. F. Wills.
Mattawa*† .... Nipissing	D. A. Dunlap.
Meaford*† .....Grey	C. T. Sutherland.
Merlin*†..... Kent	See Blenheim.
Merrickville*†Greenville	A. E. Baker.
Midland*†..... Simcoe	John Rowe.
Mildmay*†..... Bruce	See Walkerton.
Millbrook*† ..... Durham	R. Ruddy.
Milton*† ..... Halton	V. Chisholm.
Milverton*†.....Perth	See Listowel.
Mitchell*†.....Perth	Dent & Thompson.
Morrisburg*†.... Dundas	J. P. Whitney.
Mount Forest*†. Wel'ton	R. O. Kilgour.
Napanee*†..... Lennox	WILSON & WILSON.
Newcastle*†..... Durham	E. H. McLean.
New Hamburg*†. W't'rl'o	William Millar.
New Market*†..... York	T. J. Robertson.
Niagara Falls*†. Welland	F. W. HILL.
North Bay*†... Nipissing	BROWNING & SENKLER.
Norwich*†..... Oxford	T. Brown.
Norwood*†....Peterboro	W. A. F. Campbell.
Oakville*†..... Halton	D. O. Cameron.
Oil Springs*†...Lambton	Isaac Greenizen.
Orangeville*† .. Dufferin	W. L. Walsh.
Orillia*†..... Simcoe	S. S. Robinson.
Orono*† ..... Durham	See Bowmanville.
Oshawa*† ..... Ontario	C. A. JONES.
Ottawa*†..... Carleton	BISHOP & SMITH.
Otterville*†..... Oxford	See Woodstock.
Owen Sound*†..... Grey	Kilbourn & Kilbourn
Paisley*†..... Bruce	Hector C. Cowan.
Pakenham*†..... Lanark	See Perth.
Palmerston*† Wellington	Drew & Downs.
Paris*†..... Brant	Gordon J. Smith.
Parkdale*†..... York	John Douglas.
Parkhill*† .... Middlesex	E Goodman.
Parry Sound*†McDoug'll	Pirie & Stone.
Pembroke*†....Renfrew	J. H. Burritt.
Penetanguishene*†Simc'e	A. B. Thompson.
Perth*†.....Lanark	Hall & Hall.
Peterboro*†...Peterboro	HALL & HAYES.
Petrolia*† .....Lambton	Moncruff & Gansby.
Pickering*†..... Ontario	Dow & McGilliray.
Picton*†.Prince Edward	G. O. Alcorn.
Pt.Arthur*† Th'rBayDis.	F. H. Keefer.
Port Colborne*† Welland	G. S Macdonald.
Port Elgin*†.....Bruce	C. Dalrymple.
Port Hope*† .....Durham	H. A. WARD.
Port Perry*† .....Ontario	H. L. Ebbels.
Port Rowan*†...Norfolk	See Simcoe.
Prescott*† .....Grenville	F. J. French.
Preston*† ..... Waterloo	C. R. Hanning.
RatPortage*†RainyR.Dis	Langford & Moran.
Renfrew*†.....Renfrew	Craig & Wilson.
Richmond Hill*†.... York	A. G. J. Lawrence.
Ridgetown*† .....Kent	W. E. Gundy.
Ripley*† .....Bruce	F. L. Pearson.
Rodney*† .....Elgin	H. Falconer Jell.
Sarnia*† .....Lambton	GURD & KITTERMASTER.
SaultSte.Marie*† Alg'aD.	H. C. Hamilton.
Schomberg*† ..... York	See Toronto.
Seaforth*† .....Huron	R. S. Hays.
Shelburne*†.....Dufferin	G. M. Vance.
Simcoe*† .....Norfolk	Tisdale, Tisdale & Reid.
Smith's Falls*†....Lanark	Lavell & Farrell.
Southampton*†....Bruce	See Port Elgin.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Springfield*† .....Elgin	See Toronto.
Stayner*†.....Simcoe	Hood & Sullivan.
St. Catharines*† .Lincoln	COLLIER & YALE.
St. George*† .....Brant	See Paris.
Stirling*† .....Hastings	See Belleville.
St. Marys*† .....Perth	E. W. Harding.
Stouffville*†.....York	JAMES McCULLOUGH
Stratford*† ....Perth	IDINGTON & ROBERTSON.
Strathroy*† ....Middlesex	J. Folinsbee.
St. Thomas*† .....Elgin	J. S. ROBERTSON.
Sturgeon Falls*†Nipiss'g	Harry D. Leask.
Sudbury*† .....Nipissing	J. Fowler
Sunderland*†.....Ontario	T. W. Chapple.
Tara*† .....Bruce	C. E. Start.
Tavistock*.....Oxford	Douglas, Alexander & McTavish.
Teeswater*† .....Bruce	J. J. Stephens.
Thamesville*† .....Kent	See Chatham.
Thedford*† .... Lambton	See Sarnia.
Thessalon*† .... Algoma	See Sault Ste. Marie.
Thornbury*†.....Grey	Wilson & Dyre.
Thorold*†.....Welland	COLLIER & BURSON.
Tilbury*† .....Kent	D. A. McDonald.
Tillsonburg*†.....Oxford	J. CARRUTHERS.
Toronto*† ..... York	BLAKE, LASH & CASSELS. Solicitors for Canadian Bank of Commerce.
" ..... "	CLUTE, MACDONALD, MACINTOSH & McCRIMMON. Cable address "Macka." References: Dominion Bank, Sun Life Assurance Co., Provincial Trusts Co.
" ..... "	CROMBIE, WORRELL & GWYNNE. Solicitors for Bank of Montreal.
" ..... "	R. E. KINGSFORD. Special attention paid to Collections and Patents.
Toronto Junction*†Y'rk	J. A. J. Andrews.
Tottenham*†.....Simcoe	Hood, Jacks & Frazer.
Trenton*† .....Hastings	A. Forbes.
Tweed*† .....Hastings	C. W. Craig.
Unionville*†.....York	See Toronto.
Uxbridge*†.....Ontario	S. S. SHARPE.
Vankleek Hill*† Prescott	F. W. Thistlewaite.
Walkerton*† ..... Bruce	A. Collins.
Walkerville*†.....Essex	C. H. Robinson.
Wallaceburg*† ..... Kent	Frazer & Jackson.
Waterford*† ....Norfolk	W. B. Wilkinson.
Waterloo*† .....Waterloo	William Reade.
Watford*†.....Lambton	Alexander Saunders.
Welland*†.....Welland	Raymond & Cohoe.
Westport*† .....Leeds	See Brockville.
Wheatley*†.....Kent	See Leamington.
Whitby*† .....Ontario	G. Y. Smith.
Wiarton*† .....Bruce	W. J. Ferguson.
Winchester*† .....Dundas	GEORGE L. HART.
Windsor*† .....Essex	CLEARY & SUTHERLAND.
Wingham*† .....Huron	J. A. Morton.
Woodbridge*† ..... York	See Toronto.
Woodstock*† ....Oxford	W. T. McMULLEN.
Woodville*† ....Victoria	See Lindsay.
Wyoming*† ....Lambton	See Sarnia.
Yarker*†.....Addington	See Napanee.
Zurich*† .....Huron	See Goderich.

PRINCE EDWARD ISLAND.

Town and County.	Name.
Alberton*†.....Prince	See Summerside.
Charlottetown*† Queens	M. & D. C. McLEOD.
Montague Bridge*† Kings	See Charlottetown.
Souris*†..... Kings	See Charlottetown.
Summerside*†.... Prince	J. E. Wyatt.

QUEBEC.

Town and County.	Name.
Beauharnois*† Beauh'ois	Thomas Brossoit.
Bedford*†.... Missisquoi	H. Butler.
Berthier en Haut*Berth'r	V. Allard.
Buckingham*†... Ottawa	F. A. Beaudry.
Chambly*†..... Chambly	P. B. Benoit.
Chicoutimi*† Chicoutimi	L. G. Belley.
Coaticook*†... Stanstead	G. H. St. Pierre.
Cookshire*†... Compton	L. E. Charbonnell.
Cowansville*† Missisquoi	J. C. McCorkill.
Danville*† .... Richmond	See Richmond.
Farnham*† ... Missisquoi	See Cowansville.
Fraserville† Temiscouata	H. S. Carroll.
Granby*†..... Shefford	See Cowansville.
Grand Mere.....Joliette	See Joliette.
Henryville ..... Iberville	See St. Johns.
Hochelaga*† .. Hochelaga	See Montreal.
Hull*† ..... Ottawa	C. B. MAJOR.
Huntingdon*† .Hunt'don	A. E. Mitchell.
Iberville†.....Iberville	See St. Johns.
Joliette*†.....Joliette	J. M. Tellier.
Knowlton*† .....Brome	J. E. Fay.
Lake Megantic*†Compton	See Sherbrooke.
L'Assomption*† L'As'pt'n	J. E. Faribault.
Lachine*†. Jacq'sCartier	See Montreal.
Lachute*†.... Argenteuil	G. E. Bampton.
L'Epiphanie*† L'Ass'pt'n	J. E. Faribault.
Laprairie*†.... Laprairie	See Montreal.
Laurentides*.L'Assomp'n	R. T. Beaudoin.
Levis*†..... Levis	Charles Darveau.
Longueuil*†.....Ch'mbly	See Montreal.
Louiseville*† Maskino'ge	A. L. Desaulniers.
Magog*† ..... Stanstead	See Sherbrooke.
Malbaie† ..... Charlevoix	See Fraserville.
Marieville*†.... Rouville	H. G. Paulin.
Mile End*†... Hochelaga	See Montreal.
Montmagny*†Montm'g'y	See Levis.
Montreal*†... Hochelaga	BROSSEAU, LAJOIE & LACOSTE. 7 Place d'Armes. (Long Dist. Tel. Bell, Main 3142. Business transacted in English and French. Attorneys for Hochelaga Bank and Jacques Cartier Bank. References: Carter, Hughes & Dwight, Attys., New York, and Brosseau & Co., Brokers, Chicago.
" ..... "	CHARBONNEAU & PELLETIER. Offices, New York Life Building. Refers to Hon. G. A. Drummond, Vice-President Bank of Montreal, and Garand, Terroux & Co., Bankers.
" ..... "	McGIBBON, CASGRAIN, RYAN & MITCHELL. Canada Life Bldg. Solicitors for the Pullman Co., Royal Bank of Canada, and Royal Trust Co.
Murray Bay*†. Charlevoix	See Fraserville.
Nicolet*† ..... Nicolet	See Three Rivers.
Ornstown*†Chateaugu'y	See Huntingdon.
Papineauville*†.. Ottawa	See Hull.
Pa pebiac*† Bonaventure	See Rimouski.
Plessisville*†....Megantic	See Victoriaville.
Pt.St.Charles*† Hoch'aga	See Montreal.
Quebec*†.....Quebec	CASGRAIN, LAVERY, RIVARD & CHAUVEAU.
Richmond*†... Richmond	P. S. G. McKenzie.
Rimouski*† ...Rimouski	N. Bernier.
Riviere du Loup*†Tem'ta	See Fraserville.
Roberval*†...Chicoutimi	See Quebec.
Shawnigan Falls St. Maurice	See Three Rivers.
Shawville*†.....Pontiac	See Ottawa.
Sherbrooke*† Sherbro'ke	WHITE, CATE & WELLS.
Sorel*†.....Richelieu	Ethier & Lefebore.
Stanbridge*†E.Missisquoi	Z. V. Cornell.
Stanstead*† ...Stanstead	M. F. Hackett.
St. Cesaire*†....Rouville	See Montreal.
St. Cunegonde Hochelaga	See Montreal.
Ste. Anna de la Perade*† Champlain	See Quebec.
Ste. Marie*..... Quebec	See Three Rivers.
Ste. ThereseDeBl'inv'le*† Terrebonne	See Montreal.
St. Francois*†DeLaBe'ce	See Montreal.
St. Francois-du-Lac† Yamaska	See Nicolet.
St. George*..... Beauce	See Quebec.
St. Henri*†.... Hochelaga	See Montreal.
St. Hyacinthe*†St. Hy'he	FONTAINE & FONTAINE.
St.Jean Baptiste*Hoch'ga	See Montreal.
St. Jerome*† Terrebonne	W. B. Nantel.
St. Johns*†.... St. Johns	Paradis & Paradis.
St.Johns Suburb*†Quebec	See Quebec.
St Laurent*† Jacques Cartier	See Montreal.
St. Remi*† ... Napierville	D. Monet.
St. Roch de Quebec*†Que.	HAMEL, TESSIER & TESSIER.
St. Sauveur*..... Quebec	See Quebec.
ThetfordMines*† Mega'ic	See Quebec.
Three Rivers*†St.Mau'ce	N. L. De Noncourt.
Valleyfield*† Beauharn's	L. J. Papineau.
Victoriaville*† Athabaska	Creneau & Crepeau.
Waterloo*†..... Shefford	Charles A. Nutting.
Westmount*†..Hochelaga	A. R. Johnson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

W. CABANISS, President. S. S. DUNLAP, Vice-President. C. M. ORR, Cashier. W. H. BURDICK, Ass't Cashier.

EXCHANGE BANK

OF MACON, GA.

PAID-UP CAPITAL, - - - - $500,000.00
SURPLUS, - - - - - - 100,000.00
UNDIVIDED PROFITS, - - - - - 25,000.00

This Bank has the Largest Capital and Surplus of any Bank in Central Georgia.

Through Special Correspondents we are prepared to make collections on nearly all points in the States of Georgia, Alabama, and Florida without charge.

DIRECTORS

J. W. CABANISS, President.
W. R. ROGERS, of Geo. T. Rogers' Sons, Wholesale Grocers.
R. E. PARK, Capitalist.
H. J. LAMAR, Capitalist.
A. D. SCHOFIELD, of J. S. Schofield Sons.
L. W. HUNT, Retired Merchant.
S. S. DUNLAP.
SAM MAYER, of Mayer & Watts.
N. B. CORBIN.
W. A. DOODY.
J. H. WILLIAMS.

New York Correspondents.—HANOVER NATIONAL BANK, MERCANTILE NATIONAL BANK
Savannah Correspondent.—SOUTHERN BANK OF THE STATE OF GEORGIA.

THE

Continental National Bank

OF CHICAGO.

Capital, - $3,000,000.
Surplus, 800,000.

OFFICERS.

JOHN C. BLACK, President.
ISAAC N. PERRY, Vice-President.
GEORGE M. REYNOLDS, Cashier.
IRA P. BOWEN, Asst. Cashier.
BENJ. S. MAYER, Asst. Cashier.
WILLIAM W. HILL, Secretary.

BOARD OF DIRECTORS.

JOHN C. BLACK, President.
ALBERT J. EARLING, President Chi., Mil. & St. P. R. R.
ISAAC N. PERRY, Vice President.
HENRY BOTSFORD, Packer.
JAMES H. DOLE, of J. H. Dole & Co., Commission.
WM. C. SEIPP, Capitalist.
J. OGDEN ARMOUR, of Armour & Co.
WM. G. HIBBARD, of Hibbard, Spencer, Bartlett & Co., Wholesale Hardware.
BERTHOLD LOEWENTHAL, Capitalist.
P. A. VALENTINE, Vice-President Armour & Co.
GEORGE M. REYNOLDS, Cashier.

THE

Continental National Bank

OF CHICAGO.

Statement of condition at close of business

April 24, 1901.

RESOURCES.

Loans and Discounts	$21,175,520 23	
Stocks and Bonds	913,025 20	$22,088,545 43
U. S. Bonds to secure Circulation		1,850,000 00
Overdrafts		29,242 59
Real Estate		26,060 74
Due from Banks and U. S. Treasurer	$7,603,283 35	
Cash	7,444,468 52	15,047,751 87
		$39,041,600 63

LIABILITIES.

Capital Stock Paid in	$ 3,000,000 00
Surplus Fund	500,000 00
Undivided Profits	337,859 81
Circulation	1,844,150 00
Deposits	33,359,590 82
	$39,041,600 63

A general Foreign Exchange business transacted. Travelers' Circular Letters of Credit issued, available in all parts of the world.

TRAVELERS! ...SHIPPERS! YOU NEED IN YOUR BUSINESS THE RAND-McNALLY Railway Guide and Hand Book. AMERICAN RAILWAY GUIDE CO. 154-156 Adams St., Chicago.

Capital, $500,000.00
Surplus, 400,000.00

AMERICAN EXCHANGE BANK,

ST. LOUIS, MO.

WALKER HILL, President.
EPHRON CATLIN, Vice-Pres't.
L. A. BATTAILE, Cashier.
EMISON CHANSLOR, Ass't Cashier.

INVESTMENT BONDS

We offer carefully selected Municipal, Street Railway, Gas, and Water Bonds, netting from 4 to 6 per cent per annum. Descriptive list and full information furnished. Correspondence Invited.

A. C. FROST & COMPANY, BANKERS,
108 La Salle Street, CHICAGO.

Kountze Brothers

BANKERS

BROADWAY AND PINE STREET, NEW YORK

ACCOUNTS OF BANKS AND BANKERS

Received upon the most favorable terms, and every convenience extended to correspondents for the proper and expeditious transaction of business.

An opportunity to fully state terms and facilities will be appreciated

LETTERS OF CREDIT

Issued for the use of travelers available in all parts of the world, and SPECIAL FACILITIES and TERMS furnished to BANKS and BANKERS for transacting this business.

CORRESPONDENCE CORDIALLY INVITED
AND WILL RECEIVE
PROMPT ATTENTION AND REPLY.

First National Bank

MILWAUKEE, WIS.

Capital $1,000,000
Surplus and Profits . 700,000

FARMERS' AND MILLERS' BANK, 1853.
FIRST NATIONAL BANK, 1863.
FIRST NATIONAL BANK, REORGANIZED, 1882.

Transacts a General Banking and Foreign Exchange Business....

Collections Promptly Made and Remitted.
Correspondence Invited.

OMAHA NATIONAL BANK...OMAHA, NEB.

UNITED STATES DEPOSITORY.

CAPITAL, ONE MILLION DOLLARS.

J. H. MILLARD, PRESIDENT.

THE

American Trust AND Savings Bank,

CHICAGO.

Capital and Surplus, $ 1,300,000
Deposits, ... 14,000,000

ACCOUNTS OF BANKS AND BANKERS SOLICITED, AND CORRESPONDENCE RELATIVE TO THE ESTABLISHMENT OF ACCOUNTS INVITED.

E. A. POTTER, PRESIDENT.
G. B. SHAW AND JOY MORTON, VICE-PRESIDENTS.
J. R. CHAPMAN, CASHIER.
JOHN JAY ABBOTT, ASSISTANT CASHIER.
O. C. DECKER, ASSISTANT CASHIER.
FRANK H. JONES, SECRETARY.
W. P. KOPF, ASSISTANT SECRETARY.

THE

Hanover National Bank,

9 and 11 NASSAU STREET,
NEW YORK CITY.

CAPITAL, . . $ 3,000,000
SURPLUS, . . 5,434,000
DEPOSITS, . . 60,800,000

JAS. T. WOODWARD, PRESIDENT
JAS. M. DONALD VICE-PRESIDENT
WM. HALLS, JR., VICE-PRESIDENT
WILLIAM LOGAN, CASHIER
WM. I. LIGHTHIPE, ASSISTANT CASHIER
ELMER E. WHITTAKER, ASSISTANT CASHIER
HENRY R. CARSE, 2ND ASSISTANT CASHIER
ALEX D. CAMBELL, 2ND ASSISTANT CASHIER

MASON, LEWIS & CO. BANKERS, CHICAGO, Jackson Blvd. and Dearborn Sts. BOSTON, 80 Devonshire St. MUNICIPAL RAILROAD CORPORATION BONDS Street Railway and Gas Companies. Choice Issues. LIST ON APPLICATION

CAPITAL ONE MILLION DOLLARS